

2020 ROUNDUP

for Civil Services Aspirants



Must Have for
UPSC
& all State PSC
Prelim & Main
Exams

- Bills & Acts • Policies & Schemes • Conferences & Summits
- Mind Maps • Snapshots • SWOT Analysis
- Trending Essays • Game Changers • Emerging Trends

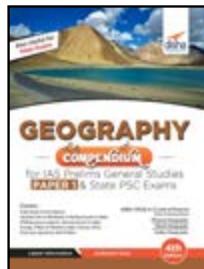
Compendium Series for Civil Services UPSC/ State PSC



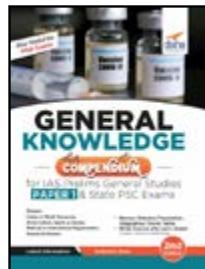
₹ 410/-
ISBN : 9789390486687



₹ 390/-
ISBN : 9789390486755



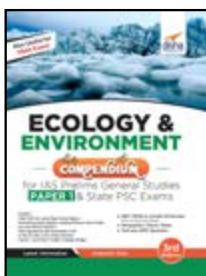
₹ 280/-
ISBN : 9789390486748



₹ 190/-
ISBN : 9789390511334



₹ 310/-
ISBN : 9789390486762



₹ 240/-
ISBN : 9789390486816



₹ 280/-
ISBN : 9789390486731

PAPER

1

Hindi Editions
Also Available

- Investigative study material based on latest syllabus of UPSC & state civil services.
- Questions according to Previous Exam patterns and standard level with their explanatory solutions.
- Use of Latest Information & Authentic Data from reliable sources.
- Inclusion of questions asked in different exams in previous years.
- Presenting questions in two parts - General & Statement.
- To make the book more useful and to give more information, infographics, tables, charts have been used as per requirement.

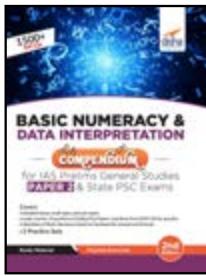
**Latest
Information**

**Authentic
Data**

7000+ MCQs

PAPER

2



₹ 325/-
ISBN : 9789390486823



₹ 210/-
ISBN : 9789390486830



₹ 280/-
ISBN : 9789390486847

CONTENTS

SWOT Analysis

1- 5

- Genome Editing
- Technology
- Uniform Civil Code
- (UCC)
- India's Economic Strike against China
- Privatisation of Indian Railways
- Atmanirbhar Bharat

Mind Maps

7-11

- India-Maldives Relations
- World Food Programme-Combating global hunger
- India's membership in the Nuclear Suppliers Group (NSG)
- The Swachh Bharat Mission Grameen (SBM-G)

A Snapshots

13-23

- India's Economic Growth Story 2020
- India's Space /Defence Endeavours in 2020
- India's Sports Journey through 2020
- International Sports 2020: At A Quick Glance
- Central Vista Project : New Parliament Building
- Labour Code 2020

Emerging Trends in 2020

25-28

Game Changers in 2020

30-32

Bills & Acts 2020	• 34-36
Policies & Schemes 2020	• 38-47
Current Affairs: National/ International	• 49-50
• Conferences & Summits	
Trending Essays	• 52-69
• The New Agriculture Bills 2020: Strengths & Limitations	
• Post-corona world : Hope & Despair	
• MSP in India – its fixation, reforms & govt's efforts to support farmers	
• The Scarcity of Resources: How the Resources are becoming Scarce and what can be done to prevent this?	
• “COVID 19 - All that you need to know”	
Special Coverage	• 70-88
• New Education Policy 2020	
• CASE STUDY : 1 Right to Education	
• CASE STUDY : 2 Crime Against Women	
• Artificial Intelligence and its Challenges	
• 10 Best Practices for Answer and Essay Writing	
• India-China Standoff – Signs of Cold War 2.0?	

Genome Editing Technology



STRENGTHS

- + Opens the possibility of directly targeting and modifying genomic sequences in almost all eukaryotic cells.
- + Has enabled scientists with a powerful tool to activate any gene in a wide variety of cell types and species.
- + Successful research in gene editing can provide cure for viral infections, cardiovascular diseases and metabolic disorders, primary defects of the immune system, haemophilia, muscular dystrophy and development of T-cell based anticancer immune-therapies.
- + The best known gene-editing technology - CRISPR-Cas9 can target a specific sequence of DNA 'letters' in a living cell to inactivate a specific gene and provide a lot of information about it.
- + Allows scientists to control the activity of a single gene or several linked genes for plant breeding.
- + Through use of CRISPR-Cas9 systems, plants' internal genes can be edited which helps in making such crop plants more resilient against droughts, fluctuating temperatures and agents of disease.



WEAKNESSES

- + Editing the genes for more complex traits such as intelligence would be more difficult or impossible as there is no clarity as what else can be produced and received in editing such genes.
- + In the ecosystem of genome, everything is in some kind of balance and in the process of maximizing one quantity, one may affect another quantity.
- + Lab experiment aimed at fixing defective DNA in human embryo can be unsafe and lead to the loss of an entire chromosome or big chunks of it.
- + In the race for improving their kids, parents will feel pressured and the wealthy families will have greater access than poor ones.
- + A lot of GMO crops will lead to loss of local varieties.
- + High seeds need to be bought by farmers from seed providers which increases their input cost.



OPPORTUNITIES

- + Can also help us identify what species are living in a particular environment.
- + Opens avenues for prevention & treatment of many diseases in humans through elimination of disease causing genes.
- + Diseases that are passed down in families, like Tay Sachs and Huntington's might get eliminated completely out of the family line one day.
- + Traits governed by a small number of genes would be simple to manipulate, such as eye colour, memory, height and muscularity and this could open options for making so-called 'designer babies'.
- + In the face of sixth great mass extinction, this can help avert or perhaps just delay the decline of certain species.
- + Gene editing can be used to bring back extinct species or at least parts of them.
 - + De-extinction could lead to restoration of traits lost to commercial breeding, like the special natural taste of tomatoes.



THREATS

- + Once a change is introduced into the human population and is possibly inherited, then it would be very hard or impossible to remove it. In that case, restricting the kind to a particular community or country would again be so difficult and a risky challenge.
- + Fertility clinics competing to sell the latest upgrades will grow in huge numbers, posing a threat to humans' natural characteristics and traits.
- + Can be horrible if gone in wrong hands as someone might use gene editing as justification for putting off a species rescue and suggests solving the problem later.
- + Criminal minded people can use it to their advantages in creating a whole kind.
- + Many countries can use it against their rivals to spread terror.

Uniform Civil Code (UCC)



STRENGTHS

- + Will provide equal status for all as it will bring a common civil and personal law.
- + Every citizen will be equal and so it will boost national integrity and gender, caste, creed etc. will not be a hurdle in personal growth.
- + Where the personal laws discriminate Indians on basis of gender, religion, culture and many factors the implementation of UCC will bring social reform through its codified personal laws.
- + It will take out the best from all the personal laws and integrate it to draw up one uniform law that will be enforceable on all and everyone will welcome it.
- + It will reduce much of the existing confusion that prevails due to so many personal laws designated to different religious communities.
- + Individual's Indian identity will be placed before his or her religious identity.



WEAKNESSES

- + It is a sensitive and tedious task.
- + State will have more power of interference in personal matters of the citizens.
- + All personal religious laws shall be kept at bay and some good traditional practices may be diluted.
- + Article 44 which talks about its implementation, is placed in the Directive Principles of State Policy (DPSR) and is not binding or compulsorily enforceable on the government or the people.
- + The task of devising a set of rules to govern all communities will be a challenging task as it would require taking into account the vast range of sentiments and interests.



OPPORTUNITIES

- + Guarantee of rights to all in accordance with modern times will be possible.
- + The social attitudes and aspirations of more than half population, i.e., youth which are shaped by equality, humanity and modernity will contribute towards nation building with their full potential. This will help form a new society.
- + UCC will abolish gender discrimination and will bring both men and women at par as most of the personal laws are discriminatory towards women.
- + Some religious practices that contradict humanitarian laws are likely to be restricted once UCC is implemented.
- + Will enable easier and efficient administration of laws by bringing in a coherent system of laws.
- + It will infuse the Indian legal system with the requisite amount of parity between different religions in respect of their personal laws.



THREATS

- + It may pose a threat to person's religious freedom.
- + It may cause a threat to communal harmony if provoked by some anti-social elements.
- + India's diversity may pose a challenge to its implementation.
- + Enacting a common code might disturb the religious beliefs which form these personal laws and it poses a threat of generating a great deal of animosity and tension between various communities.
- + It might be seen as an oppression of the minority by the majority and may bring greater divisiveness within the society.

India's Economic Strike against China



STRENGTHS

- + Can help domestic industries to strengthen which were sidelined by cheap Chinese companies which established a strong foothold in India's consumer market.
- + Banning Chinese apps will benefit India in the long run as these apps were engaged in anti-India activities.
- + Various Indian start-ups ready to fill the void which will propel technological research in this field.



WEAKNESSES

- + In the absence of establishment of various domestic industries and concrete alternatives will only backfire the Indian economy.
- + China's exports to India account for less than 3% of its overall exports and it will not affect the Chinese in a big way.
- + India is going to suffer in absence of alternatives for China imports.
- + China is less dependent on Indian imports than India's dependence on Chinese imported goods (\$65 billion out of bilateral trade of \$82 billion in 2019-20) which will cost India dearly.



OPPORTUNITIES

- + The world is looking at India as a substitute to China especially after the emergence of CoVid-19 pandemic;
- + The economic strike by India at this juncture can be tapped by Indian manufacturers for economic growth of the country.
- + Recently announced financial support for Indian Micro, Small and Medium Enterprises (MSMEs) through AtmaNirbhar Bharat is already providing impetus to these sectors and are in a better position to compensate for Chinese alternatives.
- + The domestic industries in the country can use this opportunity to start or increase production of various components needed for electronics, automobiles, pharmaceuticals, etc. which are dependent on cheap Chinese imports.



THREATS

- + Various Indian industries rely on China for crucial imports ranging from electronics, auto components, air-conditioners, cosmetics to pharmaceuticals; the home industries which are already affected due to Covid-19 pandemic may suffer.
- + There have been more than billion dollars of Chinese investments in Indian start-ups which in the future may adversely impact Indian economy in this scenario.
- + India's smartphone companies also depend heavily on cheap Chinese phones made by Chinese Companies like Oppo, Xiaomi, etc. and banning these will badly affect the Indian smartphone sector.

PRIVATISATION OF INDIAN RAILWAYS



STRENGTHS

- + Will lead to better infrastructure and modern amenities for passengers.
- + The private companies are expected to bring cutting-edge, technology, time-defined journeys, and world class service standards.
- + Better safety standards using advanced technologies will be part of the system which will make passengers more confident of safe travelling.
- + It would also foster competition among private companies which will lead to enhanced quality of services and will cater to satisfy customers which are already showing resentment with the existing railways services.
- + Nation-wide connectivity brings regional development.



WEAKNESSES

- + The privatisation alone will not serve the purpose as private players not always keep the standards as desired, for their own benefits.
- + The Railways acts as lifeline of Indian passengers and it remains the only affordable long-distance mean of transportation for common Indian citizens, which may not be the case after privatisation.

OPPORTUNITIES

- + Will provide more opportunities for those skilled Indian citizens who although aspired to work in the sector but were reluctant to join in the present laid-back style of working.
- + Will also provide opportunity for the Union Government to focus on its core sector of public specific policy designing and implementation rather than engaged in running trains and related activities.



THREATS

- + It often results in large-scale layoffs and Indian Railways being country's largest employer going into private players will hamper the already stressed employment opportunities of Indian youths.
- + Private companies often remain secretive in their dealings and their administration most of the time is non-transparent and it will be difficult to pin the accountability on them in case of discrepancies.
- + Private players will ignore routes which are less popular; may be neglected, thus having a negative impact on connectivity.
- + Given that a private enterprise runs on profit, thus they would hike fares.





ATMANIRBHAR BHARAT



STRENGTHS

- + India is fully self-sufficient in food production supported by strong industrial base and cheap labour.
- + India contributes for more than 1.5 % share in global exports as well as global imports which showcases growing strength of Indian economy .
- + The concept of Self-reliant will help in harnessing the potential of large number of skilled Indian personnel.
- + The revival of local industries will also turn these entities into potential employers.



WEAKNESSES

- + The concept of strict Self reliant or Atmanirbharta without any grass-root Infrastructure and economy revival comes at the cost of the wellbeing of domestic consumers.
- + Blindly following Atmanirbharta also hides the inefficiencies of the domestic producers which will compromise on the quality in absence of healthy competitors



OPPORTUNITIES

- + Atmanirbhara Bharat will also pave the way for various Micro, Small and Medium Enterprises (MSMEs) to grow better as these enterprises will not have to compete with global giants and can focus on their quality
- + If the concept of Atmanirbhara Bharat focuses on specific areas where our country does better by taking away resources from doing what it does less efficiently it will improve the economy of the country.
- + The self-reliant India will also propel the new opportunities for growing number of Indian entrepreneurs.



THREATS

- + Poor corporate governance and excessive leverage haunted Indian industry in the past and at this juncture without a better investment plan it will be not in a position to turn country into the self-reliant.
- + A large number of Indians are below the poverty line and in absence of any proper planning for self-reliance may be catastrophic to the growing Indian Population
- + The self reliance as a concept is good but a country cannot have all the geographical or financial resources to make it work and mere pushing it at the cost of better alternative choices may be regressing for the country instead of progressing.

Recommended by
Top Faculties all Over the Country



**Written
by Top IAS
Faculty
Mrunal Patel**

CSAT 26 yrs past
papers divided
into 52 Topics

Strategies to
Crack CSAT by
Mrunal

Read by
Toppers like
Tina Dabi

Includes Topic-
wise IAS ains GS
& Essay Papers

Answer Keys
validated with
UPSC

100%
Detailed Solutions

Why you should buy this book?

- * **The explanations** provided are errorless & well explained matching with answer keys provided by UPSC.
- * **There is no other book in market**, that provides BOTH PRELIM AND MAINS Topic wise papers at such economic price. This is a ready reference book every serious aspirant must keep at his desk for both prelims and mains.
- * **Prevent your preparation from going off-track**, crosscheck the syllabus and Topic-wise past papers given in this book, BEFORE AND AFTER studying any subject or topic.
- * Now includes Topic-wise Essay papers of last 27 years & Topic-wise Mains - GS Papers since the syllabus change of 2013! And all these, in **such neat print-binding in 2-colour at a very low price - unparalleled among any of the publication houses in India!** Highly recommended for every aspirant of UPSC civil services exam.

by Mrunal

MINDMAP

India-Maldives Relations

India's concerns

- Recent 'India Out' campaign by Abdulla Yameen against India's huge developmental funding
- Retention of two India-gifted helicopters & their operational military personnel by President Solih's government
- Recent political turmoil: Fluctuating position of Maldives' political leadership



Geostrategic significance

- Maldives located on two Sea Lanes of Communication (SLOC)
 - Maritime trade flow between Gulf of Aden & Gulf of Hormuz (West Asia)

China Factor

- Rising Chinese Presence: Due to the support of radicals to China
- Maldives signed its 1st country specific FTA with China
- Chinese acquisition of huge amount of land in Maldives and many investments

Bilateral Ties

- Both are founding members of SAARC and South Asian Economic Union & signatories of South Asia Free Trade Agreement
- Maldives - an important partner in India's role as net security provider in Indian Ocean Region

Way Forward

- India a committed development partner
- Maldives on its part should abide by its 'India First Policy'

Defence Cooperation

- Ekuverin: Indo-Maldives joint military exercise
- India's consistent aim- to promote an ever-expanding area of peace and stability around Maldives

India's assistance

- 1988: Operation Cactus - to restore legitimate leadership in Maldives
- Maldives' water crisis-Heavy lift transporters (C-17 Globemaster III, II-76) with bottled water
- 2004 Tsunami- India rushed assistance
- 2020- In COVID-19 turmoil, Maldives the biggest beneficiary of India's aid

Background

- Has been cordial, close & multi-dimensional in past
- India was first to recognize Maldives' independence

India's Policy

- Strategic significance under India's "Neighbourhood First Policy" due to its location in Indian Ocean

MINDMAP

World Food Programme - Combating global hunger

Origin & HQ

- Formation: 19 Dec, 1961 as food assistance branch of UN, Rome, Italy



Founders

- Food and Agriculture Organization (FAO)
- United Nations General Assembly

Membership

- United Nations Sustainable Development Group (UNSDG)

Objectives

- Save lives and protect livelihoods in emergencies
- Support food security and nutrition, rebuild livelihoods in fragile settings
- Reduce risk
- Enable people, communities and countries to meet food and nutrition needs
- Break inter-generational cycle of hunger
- Zero Hunger in 2030

First programme

- 1963-on a three-year experimental basis for Nubian population

Head

- David Beasley

Award

- Nobel Peace Prize 2020
- For bringing better conditions for peace in conflict affected areas
- Driving force in preventing hunger in war zones

Focus areas

- Climate action, Disaster risk reduction, Gender equality, Nutrition, Smallholder market supply, Social protection and safety nets, Sustainable livelihoods and ecosystems

Functioning

- Governed by Executive Board of 36 member states
- Works in association with Food and Agriculture Organization (FAO) and International Fund for Agricultural Development (IFAD)
- Works across Sustainable Development Goals 1, 4 and 8

WFP and India

- Functioning in India since 1963
- Supports GOI in its food safety initiatives
- Focus on food distribution and technical aid to government in its related programmes
- Tries to improve accountability, efficiency & transparency of India's own subsidized food distribution system
- Works with various NGOs in India
- Enable malnourished women, children and girls to have improved nutrition by 2025
- Enable people to have minimum food & nutrition needs in a year.

MINDMAP

- A statutory and quasi judicial body formed in October 2010 for effective and expeditious disposal of cases relating to environmental protection & conservation of natural resources.
- Established under the National Green Tribunal Act, 2010.
- Also covers enforcement of any legal right relating to environment and giving relief and compensation for damages to persons and property and for related matters.
- The major concern before NGT is the way to ensure compliance of its orders as it lacks power to follow up its directions and mechanism for enforcing its directions.
- The large number of dismissals of appeals merely on procedural grounds by NGT is cause of concern.
- The decision of NGT can be challenged before the Supreme Court and it leads to prolonged litigation which in cases proves detrimental to the concerned environment.



- Helps in effective and expeditious disposal of cases and gives the judgement in a reasonable time frame which is significant in matter concerning the environment.
- The dedicated jurisdiction of the tribunal in environment related matters reduced the burden of litigation in the higher courts.
- The presence of expert members with vast experience in environmental and related matters facilitates judgement keeping nature as priority.
- The important judgements by NGT like banning of all diesel vehicles over 10 years or older and recent one banning firecrackers in cities with AQI in poor or above quality is praiseworthy.
- The imposing of fine by NGT under Polluter Pays Principle which covers corporates, institutions and even governments is important step towards discouraging environmental exploitation.

MINDMAP

India's membership in the Nuclear Suppliers Group (NSG)

Introduction:

- NSG a group of nuclear supplier countries; seek to prevent nuclear proliferation by controlling the export of materials, equipment, and technology; can be used to manufacture nuclear weapons.
- Formed with the objective of averting the proliferation of nuclear weapons and preventing acts of nuclear terrorism.
- Consists of 48 members; include the five nuclear weapon states US, UK, France, China, and Russia.
- NSG guidelines state that a non-NPT state cannot become a member of NSG which keeps India out of the group.

Factors in favour of India's membership

- France got membership in the elite group without signing the NPT.
- India's commitment to bifurcate its civilian and military nuclear programs along with its non-proliferation record ensured indigenously developed technology is not shared with other countries.
- India has also ratified an Additional Protocol with the International Atomic Energy Agency (IAEA) which means that its civilian reactors are under IAEA safeguards and open for inspections.

Challenges:

- NSG operates by consensus; its members must be signatories to the Nuclear Non-Proliferation Treaty.
- China has relied on an obstructionist argument claiming that India does not fulfil the essential requirement for NSG membership as it is not signatories to the NPT.
- China equates India with Pakistan — which has an established history of nuclear proliferation, further complicating the scenario.



Advantages:

- Membership to the NSG will essentially increase India's access to state-of-the-art technology from the other members of the Group.
- Access to technology and being allowed to produce nuclear equipment will give a boost to the Make in India program; will, in turn, boost the economic growth of our country.
- As per India's INDC under the Paris Climate agreement, It committed to reducing dependence on fossil fuels and ensuring that 40% of its energy is sourced from renewable and clean sources.
- Namibia is the fourth-largest producer of uranium; it agreed to sell the nuclear fuel to India in 2009.

MINDMAP

The Swachh Bharat Mission Grameen (SBM-G)

Over 96% of households in Rural India use toilets

Introduction:

- Swachh Bharat Mission (SBM), world's largest sanitation program, was launched in 2014 on the Birth anniversary of Mahatma Gandhi
- One of the two sub-missions of SBM; monitored through Ministry of Drinking Water and Sanitation
- Through it, India is implementing the world's largest collective behaviour movement for rural sanitation

Methodologies adopted:

- Focus on verification of ODF (open defecation free) status by monitoring actual toilet usage, while earlier it was on the basis of counting the number of toilets built
- Focus is also on counting the number of ODF villages
- Involving activities of Solid and Liquid Waste Management (SLWM) and Fecal Sludge Management (FSM)

Game Changers :

- One of the game changers of SBM-G mission is the Behavioural change observed in society through involvement of Behaviour Change Communication (BCC) activities
- It is also being pursued through a countrywide comprehensive IEC (Information-Education-Communication) programme
- Involving community action in general and generation of peer pressure on the outliers helped in accelerated improvements towards achieving the mission target
- It turned out to be massive mass mobilisation exercise with the help of various NGOs/communities which initiated special drives to improve the general cleanliness in the villages

Way Forward:

- Although the SBM-G seems successful so far as per the data provided, the fact that there are still a large number of rural households without access to safe and affordable sanitation facilities, this important aspect needs to be tackled on war footing to achieve the SBM-G full target by October 2019.
- Other independent study conducted last year reported that the SBM-G routinely used coercion and threats to achieve toilet construction it should be changed and should be based on collective behavioural change rather than achieved through any forceful means.

Objectives:

- The aim in general is to transform country to Swachh Bharat by 2019
- Particularly aims to improve the levels of cleanliness in rural areas and making villages Open Defecation Free (ODF), clean and sanitised
- To accelerate sanitation coverage in rural areas to achieve the vision of Swachh Bharat with all Gram Panchayats in the country attaining Nirmal status

Steps taken by Government:

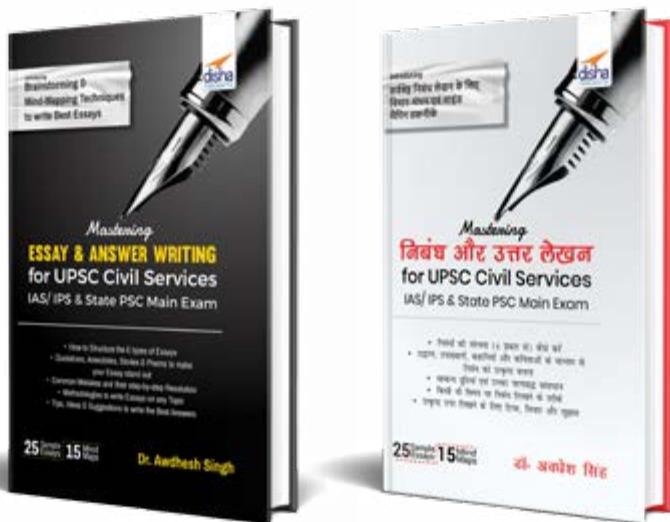
- Government backed the Provision of incentives for the construction of Individual household latrine (IHHL) of Rs.12000 (central share/state share-Rs.9000/3000)
- Funds provided for SLWM, a cap of Rs. 7/12/15/20 lakh for Gram Panchayats having up to 150/300/>> 500 households on a Centre and State /GP sharing ratio of 75:25

Findings/ Achievements :

- The National Annual Rural Sanitation Survey (NARSS) 2018-19, conducted by an Independent Verification Agency (IVA) under the World Bank support project reported that 93.1% of Indian households were found to have access to toilets during the survey period Nov 18 to Feb 2019
- The main finding was over 96% of people who had access to toilets actually were using it
- Villages (90.7%) which were previously declared and verified as ODF were confirmed to be actual ODF.
- Minimal litter and minimal stagnant water observed in 95.4% of the villages

Score More for Every Answer & Essay in IAS Main Exams

Step-by-Step Guide to Essay & Answer Writing



- Know the Purpose of Essay Paper in Civil Services
- Brainstorming & Mind-Mapping Techniques to generate best ideas
- 8 Methods to Write a Great Introduction
- Write Memorable Conclusions for lasting impression
- Unique Methodology to make your essay Flow
- Quotes and Anecdotes to Distinguish Your Essay
- Tips, Ideas & Suggestions to write the Best Answers

INDIA'S ECONOMIC GROWTH STORY 2020

Date			Specifics
January 9, 2020	SBI announces new buyer guarantee scheme to revive real estate sector		This will focus on affordable housing projects worth up to Rs 2.5 crore in 10 cities initially. SBI will refund the entire principal amount if the home developer fails to deliver the project within the assured deadline.
January 21, 2020	IMF's forecast for Indian economy?		It is estimated to be at 4.8 % in 2019 and it is expected to rise to 5.8 % in 2020 and 6.5 % in 2021.
February 29, 2020	India has become world's 5th largest economy: IMF		India has overtaken France and the UK to become the world's fifth-largest economy, as per IMF's October World Economic Outlook. In 2019, however, India's fortunes changed and it jumped to the 5th spot, again surpassing the UK and France. While the UK remained at its 6th spot, France slipped to the 7th position.
March 5, 2020		RBI imposes moratorium; limits	RBI imposed moratorium on troubled private lender YES Bank, limiting cash withdrawals to Rs 50,000 per account
March 23, 2020		Sensex crashes 3000 points, Nifty below 7800: COVID-19 shatters global markets	BSE Sensex crashed sharply by over 3000 points and NSE Nifty falls below 7800 amid increasing number of Coronavirus cases that continue to panic global investors.
March 26, 2020	FM announced Garib Kalyan Yojana, Health Workers to get Rs. 50 Lakh Insurance		It would provide a package of Rs. 1.70 Lakh crore to the poor, women, Asha Workers and needy people. An installment of Rs 2000 will be deposited in the farmers' account in the first week of April, 8.69 crore farmers will get the benefit.

March 30, 2020	ADB to invest \$100 Million in Indian Infrastructure		Investment in NIIF by Asian Development Bank (ADB) will help in the contribution and long term financing for the private sector companies. This will give assurance for quality jobs, economic growth, and development of infrastructure
April 9, 2020		India's GDP projected at 4.8% for 2020-21; COVID-19 to adversely impact Global Economy: UN ESCAP Report	India's GDP for 2019-20 was projected at 5 % and the growth is projected to slowdown in 2020-21 to 4.8 % The report predicts the GDP growth at 5.1 percent for 2021-22.
April 15, 2020	Global Economy to shrink in 2020, India to grow at 1.9%: IMF		IMF has forecasted the Indian Economy to grow by 1.9% in 2020-21.
April 20, 2020	Government issues clarification regarding Section 115BAC of Income-tax Act, 1961		Section 115BAC of the Income-tax Act, 1961 provides a concessional rate, but it is subject to the condition that the total income shall be computed without specified exemption or deduction, set off of loss and additional depreciation.
April 23, 2020	MSMEs to get Liquidity support scheme from SIDBI		SIDBI has received Rs. 15,000 crore from Reserve Bank of India (RBI) in order to provide financial help to MSMEs. RBI provided the help through a Special Liquidity Facility (SLF).
April 29, 2020		Imported items shorted in supply in Delhi	The items from some of the famous brands would not be available for sale in the markets which will result in an increasing sale of small and homemade brands.
May 6, 2020		Unemployment rate in India reaches 27.11% amid COVID-19 pandemic: CMIE	The unemployment rate of 29.22 per cent can be seen in urban areas while rural areas reported the rate to be 26.16 %. The monthly unemployment rate in April was 23.52 % from March's 8.74%.

May 12, 2020	177 new mandis integrated with eNam platform		It will promote agricultural marketing and facilitate farmers to sell their produce online.
May 27, 2020		Worst recession hits India in the current fiscal year: CRISIL	The First Quarter (April to June 2020) will be suffering a staggering contraction of 25 percent. It will be the fourth recession since Independence and first since the Liberalisation.
May 29, 2020	FDI in India rises up by 18 per cent to reach USD 73 billion in 2019-20		This long-term investment will help in job creation. This jump in the investment has been the highest in four years
June 30, 2020	GOI and World Bank signs loan agreements to provide affordable housing to low-income groups in Tamil Nadu		This will strengthen the state government's housing sector policies, regulations, and institutions. Nearly half of Tamil Nadu's population is Urban and has been expected to increase to 63% by 2030 and around 6 million people are currently living in slums.
July 31, 2020	Atal Innovation Mission launches 'AIM-iCREST' program in partnership with Bill and Melinda Gates Foundation		Bill and Melinda Gates Foundation and Wadhwani Foundation can lend credible support and expertise in entrepreneurship and the innovation space.
August 11, 2020	Great Nicobar Island to get trans-shipment port		It will reduce the distance between Delhi and various other parts of the country. Apart from ensuring that the islands are not far away from Delhi and from the hearts of the mainland, the focus will also be on promoting 'ease of business in the sea and simplifying maritime logistics
August 21, 2020	Centre relaxes unemployment allowance norms		The ESIC has decided to extend the scheme for the duration of one more year up to June 30, 2021. The extended relief under the relaxed conditions will be payable during the period between March 24, 2020 to December 31, 2020.

September 1, 2020	Postal Department set to promote, transport local products across the country		The Postal department officials have successfully delivered the monetary relief, goods, and medicines to the people during the COVID-19 lockdown. Over 60,000 food packets have been distributed by the Postal Department in Bihar and over 1 lakh in India.
October 8, 2020		India's economy to contract in FY21: World Bank	It is expected to contract by 9.6 % in the current fiscal year (2020-21) because of Covid-19 pandemic. South Asia is set to plunge into its worst-ever recession as the devastating impacts of COVID-19 on the region's economies linger on.
October 17, 2020	Centre extends concessional rate on the cargo movement between India, Chabahar Port		The aim behind the extension of the discount period is to promote trade through Iran's Shahid Beheshti Port of Chabahar. The step will also give a boost to the coastal movement of cargo being handled at Jawaharlal Nehru Port and Deendayal Port from/to Shahid Beheshti Port.
November 2, 2020	GST collection hits 8-month high in October 2020		The government settled Rs 25,091 crore to CGST and Rs 19,427 crore to SGST from IGST as a part of regular settlement. The total revenue earned by the centre and state governments in October 2020 after regular settlement amounted to Rs 44,285 crore for CGST and Rs 44,839 crore for SGST.
November 2, 2020	Government expands credit guarantee scheme to include 26 stressed sectors		The entities will get additional credit up to 20 percent of outstanding credit. The repayment can be done in five years, which includes 1-year moratorium and 4 years of repayment.

INDIA'S SPACE/DEFENCE ENDEAVOURS IN 2020

Date	Performer	Launch Site	Achievement
Jan 17, 2020	GSAT-30	Kourou launch base, French Guiana by Ariane-5 VA-251.	It will provide DTH Television Services, Digital Satellite News Gathering (DSNG), e-governance applications
Nov 07, 2020	EOS-01	Satish Dhawan Space Centre (SDSC) SHAR, Sriharikota by PSLV-C49/EOS-01	Earth observation satellite, intended for applications in agriculture, forestry and disaster management support.
January 11, 2020	Light Combat Aircraft (LCA), Tejas	successfully landed on INS Vikramaditya	With this achievement, the LCA becomes the first aircraft to make an arrested landing on a naval ship.
January 20, 2020	K-4 Ballistic Missile	underwater platform in the sea off the coast of Andhra Pradesh	Deployed on the fleet of the Arikant Class nuclear submarines; with a strike range of 3,500km.
September 7, 2020	Hypersonic Technology Demonstrator Vehicle (HSTDV)	APJ Abdul Kalam launch complex at Wheeler Island, off the coast of Odisha	India now has become the fourth country in the world after the US, China and Russia to do such testing that would help missiles to travel at six times the speed of sound known as the hypersonic speed.
September 22, 2020	ABHYAS-High speed Expendable Aerial Target (HEAT) vehicle	Balasore test range in Odisha.	This can now be used as a target for evaluation of missiles.
September 25, 2020	Prithvi II missile	Chandipur Integrated Test Range, Odisha.	The missile struck a range of 350 km.
September 30, 2020	supersonic cruise missile BrahMos	Balasore test range in Odisha.	Surface-to-surface with an indigenous booster and airframe section.
October 9, 2020	Anti-radiation missile Rudram 1	Balasore test range in Odisha.	The Missile has been generated to kill enemy radar. It can be launched from Sukhoi 30MKI fighter jets. It has speed of 2 mach.

October 9, 2020	Rustom 2 drone	Chitradurga, Karnataka	It is capable of carrying payloads depending on the mission objectives.
October 18, 2020	Naval version BRAHMOS missile	INS Chennai	The missile hit a target in Arabian Sea BRAHMOS is a supersonic missile.
November 5, 2020	advanced version of Pinaka rocket	Chandipur, Odisha.	The enhanced version is to achieve longer range as compared to the earlier version.
November 13, 2020	all-weather Quick Reaction Surface-to-Air-Missiles (QRSAM)	Chandipur Test Fire Range.	The missile is capable of striking aerial target at a height of 15 km. It is launched from mobile two vehicle system.
November 12, 2020	fifth Scorpene submarine "Vagir"	Mazagon Dock of south Mumbai.	Capable of taking missions such as anti-submarine warfare, anti-surface warfare, mine laying, intelligence gathering and area surveillance.
November 25, 2020	Varunastra	designed and developed by the BDL, Vishakhapatnam Unit of Indian Navy	It is a ship launched electrically propelled heavyweight anti-submarine torpedo that is capable of targeting quiet submarines. It is the only torpedo in the world to have a GPS based locating aid.
November 12, 2020	fifth Scorpene submarine "Vagir"	Mazagon Dock of south Mumbai.	Capable of taking missions such as anti-submarine warfare, anti-surface warfare, mine laying, intelligence gathering and area surveillance.
November 24, 2020	land attack version of Brahmos supersonic missile	Andaman and Nicobar Islands	The range of the missile has been extended to 400 km from 290 km. Its speed has been increased to 2.8 Mach.
November 25, 2020	Varunastra	designed and developed by the BDL, Vishakhapatnam Unit of Indian Navy	It is a ship launched electrically propelled heavyweight anti-submarine torpedo that is capable of targeting quiet submarines. It is the only torpedo in the world to have a GPS based locating aid.

INDIA'S SPORTS JOURNEY THROUGH 2020

Date	Title	Winner	Achievement
15th January 2020	Spirit of Cricket Award	Virat Kohli	Virat Kohli was honoured with the ICC award 'Spirit of Cricket' for his touching gesture during India vs Australia world cup match when he had gestured the crowd to cheer for Steve Smith instead of booing
15th January 2020	ODI Cricketer 2019	Rohit Sharma	Rohit Sharma was adjudged as the 2019 ODI Cricketer of the Year, as he hit record 5 centuries during ICC World Cup 2019 and a total of 7 ODI centuries in the whole year.
15th January 2020	T20I Performance of 2019	Deepak Chahar	Deepak Chahar's spell against Bangladesh in November 2019 won the ICC award for the T20I Performance of 2019. Deepak Chahar had created history in T20I cricket with a hat-trick and bowling figure of 6/7 in India vs Bangladesh T20 match.
21st January 2020	President of Archery Association of India	Arjun Munda	Arjun Munda has been elected as the new President of the Archery Association of India (AAI). He was elected to the position during elections conducted on January 18, 2020.
31st January 2020	World Games Athlete of the Year' award	Rani Rampal	Rani Rampal becomes first hockey player in world to win 'World Games Athlete of the Year' award
10th February 2020	"honourable mention"	Pullela Gopichand	Top Indian badminton coach, Pullela Gopichand was awarded an "honourable mention" at the IOC Coaches Lifetime Achievement Awards 2019 for his excellence and contribution in the field of coaching.
14th February 2020	FIH Men's Player of the Year 2019 award	Manpreet Singh	Indian Hockey Captain, Manpreet Singh has become the first Indian to win International Hockey Federation's Men's Player of the Year award.
19th February 2020	Laureus World Sports Awards 2020	Sachin Tendulkar	Sachin Tendulkar has won the Laureus Sporting Moment Award (2000-2020) held in Germany's capital Berlin. He won this award based on the public fan vote.

4th March 2020	Chief Selector of Indian men's cricket team	Sunil Joshi	The Cricket Advisory Committee (CAC) of the Board of Control for Cricket in India (BCCI) appointed Sunil Joshi as the new Chief Selector of team India
16th March 2020	Ranji Trophy	Saurashtra	Saurashtra team won the Ranji Trophy title for the first time in 70 years. Saurashtra became the champion based on the lead achieved in the first innings of the final against Bengal. The final match of Ranji Trophy was played in an empty stadium due to Coronavirus fear.
22nd April 2020	Ambassador for BWF's 'i am badminton'	PV sindhu	Badminton World Federation (BWF) announced PV Sindhu as one of the ambassadors for its 'I am badminton' awareness campaign.
15th July 2020	Interim CEO of BCCI	Hemang Amin	The Board of Control for Cricket in India (BCCI) has appointed Hemang Amin as the interim CEO of the board.
31st July 2020	Haryana sports deputy directors	Babita Phogat and Kavita Devi	Commonwealth Games medalist Babita Phogat and Kabaddi player Kavita Devi have been appointed as deputy directors in the Sports and Youth Affairs Department of Haryana.
18th August 2020	IPL Title Sponsor 2020	Dream 11	Dream11 has won IPL 2020 title sponsorship bid for Rs 222 crores.
29th August 2020	Rajiv Gandhi Khel Ratna Award	Mariyappan , Rohit Sharma, Vinesh, Manika Batra, Rani	NA
2nd September 2020	Second round of Grand Slam Singles event	Sumit Nagpal	Sumit Nagpal becomes first Indian in 7 years to enter the second round of Grand Slam Singles event. Sumit Nagpal came out blasting in the initial two sets of the match against Bradley Klahn as he registered the successive wins of 6-1, 6-3.
22 September 2020	Italian Open final Men's Singles event	Novak Djokovic	Novak Djokovic wins Men's Singles event by beating Diego Schwartzman in Italian Open He won 7-5, 6-3 in the Italian Open final to ensure that he goes into next week's French Open on a high.

INTERNATIONAL SPORTS 2020: AT A QUICK GLANCE

Date	Title	Winner	Achievement
15th January 2020	Sir Garfield Sobers Trophy	Ben Stokes	England's all-rounder Ben Stokes was honoured with the biggest ICC award-Sir Garfield Sobers Trophy for being the ICC Cricketer of the Year 2019.
15th January 2020	ICC Test Cricketer of the Year 2019	Pat Cummins	Australia's Pat Cummins won ICC Test Cricketer of the Year 2019 for taking 59 Test wickets in 2019, 14 more than any other bowler and Richard Illingworth won ICC 2019 Umpire of the Year award.
3rd February 2020	Australian Open 2020	Novak Djokovic	Novak Djokovic won the Australian Open 2020 title for record 8th time while Sofia Kenin won the major for the first time.
8th March 2020	ICC Women's T20 World Cup Final 2020	Australia	The Australian women's cricket team scripted history by lifting the ICC Women's T20 World Cup for a record fifth time after registering an 85-run win over India
1st May 2020	Sir Richard Hadlee Medal	Ross Taylor	Ross Taylor was awarded the prestigious Sir Richard Hadlee Medal during the 2020 New Zealand Cricket Awards
22nd June 2020	New Head of Global Development	Laurent Boquillet	World Athletics appointed Laurent Boquillet as the Head of Global Development.
31st August 2020	FIDE Chess Olympiad	India, Russia	India and Russia were announced on August 30, 2020, as the joint winners of FIDE (International Chess Federation) Chess Olympiad as Divya Deshmukh and Nihal Sarin lost connection to their games in the 2nd round and had to forfeit.
11th October 2020	2020 Junior Speed Online Chess Championship of Chess.com	Nihal Sarin	Young Indian Chess player Nihal Sarin has been declared as a winner in the 2020 Junior Speed Online Chess Championship of Chess.com in Chennai. In the finals, Sarin has beaten Russia's world junior No. 6 Alexey Sarana 18-7.
12th October 2020	13th French Open Final	Rafael Nadal	With the win at the 13th French Open Final, Rafael Nadal equaled with long-time rival Roger Federer for the most men Grand Slam Singles Titles.
26th November 2020	New Chairman of ICC	Greg Barclay	Greg Barclay is an Auckland-based commercial lawyer and since 2012, he has been a director of New Zealand Cricket (NZC).

CENTRAL VISTA PROJECT : NEW PARLIAMENT BUILDING

A
Snapshots



Lok Sabha Speaker Om Birla announced on 5th December that Prime Minister Narendra Modi will lay the foundation stone for the new Parliament building on December 10. It has been decided that the foundation stone laying ceremony of the new Parliament building will be held on December 10 at 1 pm with 'bhumi pujan' by Prime Minister Narendra Modi. It is also announced that the new building will become functional by August 15, 2021.

The new Parliament building is a part of the Central Vista redevelopment project. It will cover an area of 64,500 sq metres and will replace the current 93-year-old Parliament House, which was built by British.

Key Highlights

- Tata Projects Ltd has bagged the project of building the new Parliament building.
- The design has been prepared by HCP Design, Planning and Management Pvt Ltd.
- The construction of the building will start after PM Modi will do a Bhoomi Pujan at 1 pm on December 10.
- It is expected that the project would be completed by 2022.
- The total cost is estimated at Rs 971 crore.
- The building will have six entrances:
 - One for the President and Prime Minister;
 - One for the Speaker of the Lok Sabha, Chairperson of the Rajya Sabha, and MPs;
 - a ceremonial entrance in general;
 - another entrance for MPs;
 - And two public entrances.
- The new Parliament complex will have four floors — lower ground, upper ground, first and second floors.
- Lok Sabha chamber will have 888 seats and it will cover an area of 1,145 square metres.
- Rajya Sabha chamber will have 384 seats and will be spread over 1,232 square metre area.
- The building will be earthquake-resistant.

Recently three bills related to change in provisions of the labour code passed in the Parliament. This covers more than 50 crores organized, unorganized (including gig and platform) and self employed workers in the country and a historic step towards labour welfare reforms in the country. The Wage Code Bill, 2019 was passed by Parliament in 2019.

These labour codes are

- (I) Industrial Relations Code, 2020
- (II) Code on Occupational Safety, Health & Working Conditions Code, 2020 and
- (III) Social Security Code, 2020.

Why NEEDED

- Multiple labour laws were hindering welfare and safeguard provisions to workers.
- All pre-existing laws amalgamated into simplified labour codes

I-INDUSTRIAL RELATIONS CODE, 2020

- The code repealed/amalgamated three laws, The Trade Unions Act, 1926; The Industrial Employment (Standing orders) Act, 1946; The Industrial Disputes Act, 1947

Key provisions

- Taking the matter straight to tribunal in case of non-conciliation of the dispute.
- Recognition to trade Unions at central and state level.

II- CODE ON OCCUPATIONAL SAFETY, HEALTH AND WORKING CONDITIONS, 2020

- Regulates laws concerned with the Occupational safety, health and working conditions of the persons employed in an establishment.
- The code repealed/amalgamated thirteen laws including, The Factories Act, 1948; The Plantations Labour Act, 1951; The Mines Act, 1952; The Dock Workers (Safety, Health and Welfare) Act, 1986

Key provisions

- Free health check-up once a year by employer for workers above a certain age.
- Legal right for getting appointment letters to workers.

III- SOCIAL SECURITY CODE, 2020

- The code repealed/amalgamated 9 laws including, the Employees' Compensation Act, 1923; The Employees' State Insurance Act, 1948; The Employees Provident Fund and Miscellaneous Provisions Act, 1952; The Unorganised Workers' Social Security Act, 2008

Key provisions

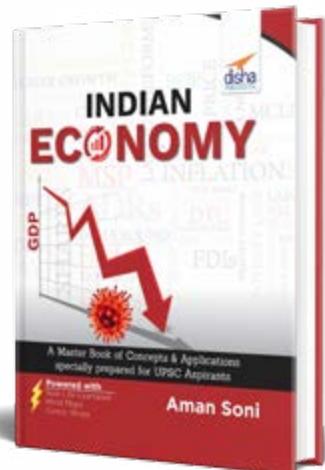
- Provision of creation of a Social Security Fund for workers in unorganised sector.
- **Extending the reach of ESIC to cover maximum workers**
- Option to join EPFO to establishments having less than 20 workers.
- Provision for covering unorganised sector and gig workers with ESIC.

MAJOR ISSUES

- Major Social security schemes like pension and medical insurance still limited to establishments with a minimum number of employees
- Giving exclusive power to employer for renewing contracts

This book will take your UPSC CSE PREPARATION to the NEXT Level.

The Indian Economy by Aman Soni is a classic case of an Integrated approach of understanding the fundamentals and applying them in the current events that affect India. The book aims at 100% conceptual understanding for the UPSC aspirants so that they not only understand the economic events happening on a daily basis but also understand the causes and effects of the same. The book has been divided into **10 Units** which are further divided into **21 Chapters**.



Each chapter discusses the Concepts in detail, enriched with **Real-life Examples, Mind Maps** (on the most important topics) and **Comic Strips** (on various current topics to generate interest & lighten the mood of the students) to make it easier to understand and faster to revise. The Real-life Examples capture the Current Affair happenings pertaining to India. Each chapter is followed by Previous Years Solved Prelims Questions and Mains Model Answers (which have been written by **2019 Toppers Gokul, AIR 402 and Rahul, AIR 803**).

The book has been written in a very student-friendly manner with a very simple language. It is the confidence of the author that this book will help you understand the subject from scratch and will push you to become the master of the subject.

EMERGING TRENDS IN 2020

The NPA Crisis of public sector banks

Public Sector Banks (PSBs) have been going through a serious NPA crisis for a long time. Though the PSBs hold 63 percent of the country's banking deposits, it was never felt that the money lying in these banks could be lost. The reason for this is the belief of the people that their money is completely safe in these banks as they are owned by the government.

The government in February 2020 said the Non Performing Assets (NPAs) of Public Sector Banks (PSBs) stood at Rs. 7.27 lakh crore as on September 30, 2019. The scheduled commercial banks and select financial institutions have reported frauds to the tune of Rs. 1,13,374 crore in the first half of the current financial year. The scheduled commercial banks and select financial institutions have reported frauds to the tune of Rs. 1,13,374 crore in the first half of the current financial year.

Recently, one of the important private sector banks (Yes Bank), which is the seventh largest bank in the country, is undergoing worst crisis. The speculations have been there for a long time about the health of this bank, however, in the last few days this crisis has deepened considerably.

To overcome the present crisis of Yes Bank, RBI has put a cap of Rs. 50,000 on the withdrawals by its depositors and not more than Rs 5 lakh under special circumstances like illness, marriage etc).

This is not the first time that the Reserve Bank has attempted to save a private bank, even earlier the board of Global Trust Bank was acquired by the Reserve Bank in 2004.

Hate speech & Misinformation

Individuals who indulge in hate speech often counter objections to their words by raising the provision of free speech, which, by definition, allows them "the right to express one's opinions without censorship, restraint or legal penalty". In certain liberal democracies, such as the United States, hate speech is not a punishable offence, and is protected under the First Amendment. The Indian Penal Code, however, treats hateful messaging differently.

While the Indian Constitution provides every individual freedom of expression, Article 19 stipulates that is subject to "reasonable restrictions" for preserving inter alia "public order, decency or morality".

The dictionary defines hate speech as "public speech that expresses hate or encourages violence towards a person or group based on something such as race, religion, sex or sexual orientation". In its mildest form, hate speech seeks to cause discomfiture and unease; while its ugliest form seeks to incite violence by instigating others and allowing them the space to turn rhetoric into action.

On February 24, northeast Delhi witnessed violent clashes between those who are pro-CAA and those who are anti-CAA, NPR, NRC. It is alleged that this happened shortly after Kapil Mishra of BJP demanded that, the roads blocked by those protesting against CAA be cleared by police immediately, and if his demands were not met, he would forcefully end the protests. In these riots, as per reports 53 lives were lost and a large number of people were injured. Apart from this, social media platforms are equally to blame as they are widely used and exploited by various vested interest groups and political personalities and parties to spread social disharmony to gain cheap political dividends. Most of the youth and younger generations unwittingly fall prey to such misinformation campaigns. But the price that the nation and society pay for the misadventures of such opportunist groups is quite hefty to be replenished.

India's CO2 Emissions Fall for First Time in Four

India recorded a fall in CO2 emissions for the first time in four decades. Emissions dropped by around 1 percent in the fiscal year ending March 2020. The researchers have observed the fall has been steep during March after the national lockdown announced to combat the Covid-21 pandemic. The fall has touched 30 percent in April.

Prior to the lockdown period, a falling electricity use and competition from renewables had weakened the demand for fossil fuels. A decline in emissions reflects the headwinds already affecting the Indian economy since early 2019, and increasing renewable energy generation.

Emissions likely dropped by 1.4% in the year ended March, thanks to slowing demand for coal and oil over the previous 12 months, Centre for Research on Energy and Clean Air analysts Lauri Myllyvirta and Sunil Dahiya said in a report Tuesday. Carbon dioxide releases plunged 15% in March and 30% in April from a year earlier, as a countrywide lockdown to halt the spread of the coronavirus further eroded fuel demand, the report said.

With declining prices of clean energy, a shift in the country's energy mix is already emerging. India's coal-fired generation fleet had an average utilization of 56% in the 12 months through March, the lowest in at least 15 years.

Use of Sedition Law to Fight Fake News

A number of journalists in India have been arrested since the outbreak of the COVID-19 pandemic. Police giving the reasons for arresting reporters and editors of news portals indicate that special provisions enacted to prevent the spread of rumour during disasters are being used to suppress reporting on political developments and possible governmental corruption.

The most egregious case involves a criminal provision of arrest of Dhaval Patel, editor of a news portal in Gujarat, on the serious charge of sedition. The case concerned an article speculating that State Chief Minister Vijay Rupani may be replaced by the BJP for his alleged inept handling of pandemic.

The Editors Guild of India has seen a "growing pattern" in the misuse of

criminal laws to intimidate journalists. The concern is not misplaced. In Coimbatore, police arrested a news portal founder following a report on alleged corruption in food distribution. In Delhi, a reporter was summoned in response to a report that claimed that an audio clip purportedly containing a speech by the head of the Tablighi Jamaat was doctored.

While asking a journalist to join the investigation may not by itself be illegal, the police should not use the power of summons to intimidate reporters or extract details of the source. There should be greater restraint while invoking special provisions relating to handling disasters and epidemics.

Ceasefire Violations on the Border with Pakistan

The recent exchanges of long-range artillery fire between the Indian and Pakistani armies in Poonch and Kupwara's Rawthpora, Panzgam, Malikpora, Hafrada and Ferkiyan areas is yet another unhappy reminder that both countries have not been able to uphold a ceasefire along the border areas and the LOC. It was just two months since defence minister Rajnath Singh claimed that "all violations of ceasefire are taken up with Pakistan authorities at the appropriate level through the established mechanism of hotlines, flag meetings as well as weekly talks between the Directorate Generals of Military Operations of the two countries". But the figures speak something else.

There has been a huge surge in ceasefire violations by Pakistan along the LOC in Jammu and Kashmir with 1547 instances reported in the first four and a half months of this year. The highest number of violations was reported in March with Pakistan violating 2003-ceasefire agreement 411 times, official figures reveal. In January, 367 violations took place while 366 were reported in February. April saw 387 ceasefire violation; Pakistan committed 15 ceasefire violations in J&K in May alone, starting around the same time as the India-China standoff along the LAC began in Ladakh.

On 16 June 2020, Pakistan initiated unprovoked ceasefire violation (CFV) along the LoC in Naugam Sector by firing mortars and other weapons. Indian Army strongly retaliated to Pakistan's unprovoked firing. As many as 2027 ceasefire violations by Pakistan have taken place along the Line of Control (LoC) in Jammu and Kashmir till June 10 this year.

Israel, Arab Countries Normalising Diplomatic Ties

After the United Arab Emirates, Bahrain has agreed to normalise relations with Israel, in a US-brokered deal. Donald Trump announced the deal on Twitter on September 11 after he spoke by phone to Bahrain's King Hamad bin Isa Al Khalifa and Israeli Prime Minister Benjamin Netanyahu. Trump is seeking re-election on November 3.

It is just a month ago when the UAE had agreed to normalise ties with Israel under a US-brokered deal. The UAE is not the first Arab country to formally recognize Israel. Egypt signed the Camp David Accords in 1979 in return for the Sinai, while Jordan signed its agreement in 1994 at the height of the Oslo Peace Process. It's notable that the UAE has signed its agreement with Israel

when there are no peace negotiations whatsoever.

Bahrain-Israel deal will normalise diplomatic, commercial, security and other relations between the two countries. Bahrain, along with Saudi Arabia, had already dropped a ban on Israeli flights using its airspace.

The Palestinian leadership, however, condemned the agreement as a betrayal of the Palestinian cause and recalled the Palestinian ambassador to Bahrain for consultations. The fear among the Palestinians is that these deals are a green light for more Arab states to normalise with Israel because for years they saw the US as Israel's lawyer or partner and now they see it as Israel's agent.

Currently, 164 of the 193 UN member states recognize Israel. Twenty-nine UN member states do not recognize Israel and these include 16 of the 22 members of the Arab League: Algeria, Comoros, Djibouti, Iraq, Kuwait, Lebanon, Libya, Morocco, Oman, Qatar, Saudi Arabia, Somalia, Sudan, Syria, Tunisia and Yemen. A further nine are members of Organisation of Islamic Cooperation: Afghanistan, Bangladesh, Brunei, Indonesia, Iran, Malaysia, Mali, Niger and Pakistan.

The other countries that do not recognise Israel are Bhutan, Cuba, North Korea and Venezuela. In 2002, the Arab League proposed recognition of Israel by Arab countries as part of the resolution of the Palestine-Israel conflict as part of the Arab Peace Initiative.

India's Ongoing Recovery Better than Expected

The first estimates of economic growth in the September quarter indicate that India's ongoing recovery has been better than expected. However, will the economic recovery be led by profits or wages?

Indian companies reported a decline in sales for the three months ended September. However, operating profits growth was in the double digits. Net profits grew even faster. Large firms achieved this by slashing costs.

Listed companies are only a small part of the overall Indian economy, but they have an outsized influence on the initial gross domestic product (GDP) estimates that the government releases. Hence, the ongoing recovery seems to be led by profits, rather than wages.

As far as the labour market goes, unemployment has dropped below pre-covid levels, but that is partly because of a decrease in the labour participation rate. Rural wage growth has been strong while it was been sluggish in the cities.

Recent data suggests that wage payments have recovered in large companies, but the situation in the rest of the urban economy is less clear. A recovery led by profits will be stress tested in an economy with excess capacity. Business spending on new capital equipment is likely to remain weak till capacity utilization improves. Companies are likely to focus on building reserves or paying off debt. In such a situation, much depends on household spending to support aggregate demand from the private sector and that is why wages matter.

10000+ MCQs

with Explanatory Notes

Most Powerful Objective Book for
General Knowledge with
FREE Yearbook 2021



- * Thoroughly Revised & Updated Editions of 10000+ MCQs Book for General Studies with explanatory notes
- * Categorized in 10 Segments/ 51 Chapters/ 135 Topics
- * Latest pattern of MCQs - simple, statements, matching, pairing, assertion-reason, arrangements, etc.
- * Covers all fields - History, Geography, Polity, Economy, Ecology/ Environment/ Biodiversity, General Science, Government Initiatives, Major Events, General Knowledge & Current Affairs.
- * Latest nature of questions on Application, issues, ideas & events in every-day life.
- * MCQs on Current Affairs cover People, Events, Issues & Ideas in Social, Science & Technology, Polity, Economy, Environments etc. of National & International importance.

GAME CHANGERS IN 2020

US Signs Peace Deal with Taliban

The United States signed a landmark deal with the Taliban in February, laying out a timetable for a full troop withdrawal from Afghanistan within 14 months as the country seeks an exit from its longest-ever war. The agreement is expected to lead to a dialogue between the Taliban and the Kabul government that, if successful, could ultimately see an end to the grinding 18-year conflict. The Taliban's sheltering of Al-Qaeda was the main reason for the US invasion following the 9/11 attacks.

Taliban fighter-turned-dealmaker Mullah Baradar signed the accord alongside Washington's chief negotiator Zalmay Khalilzad, at a gilded desk in a conference room in a luxury hotel in Doha, the capital of Qatar. The duo then shook hands, as people in the room shouted "Allahu Akbar" (God is greatest). US Secretary of State Mike Pompeo urged the insurgents to "keep your promises to cut ties with Al-Qaeda". The US and its allies will withdraw all their forces from Afghanistan within 14 months if the Taliban abide by the terms of the accord.

Since the US-led invasion that ousted the Taliban after the Sept 11, 2001 attacks, America has spent more than \$1 trillion in fighting and rebuilding in Afghanistan. About 2,400 US soldiers have been killed, along with tens of thousands of Afghan troops, Taliban fighters and Afghan civilians.

But the position of the Afghan government, which has been excluded from direct US-Taliban talks, remains unclear and the country is gripped by a fresh political crisis amid contested election results. Under the deal, the Taliban wants 5,000 fighters to be released from Afghan-run jails, but it's not clear whether the Kabul government will agree. The insurgents have halted all hostilities in honour of the agreement.

While Afghans are eager to see an end to the violence, experts say any prospective peace will depend on the outcome of talks between the Taliban and the Kabul government.

SC lifts Ban on Cryptocurrency

The Supreme Court (SC) has lifted the 2018 ban on cryptocurrency trading in India. However, the RBI is set to challenge SC's decision. Meanwhile, South Korea has also legalised cryptocurrency.

The Indian crypto ecosystem is celebrating the recent judgement by the Supreme Court (SC) in lifting the banking ban on cryptocurrency trading in the country. In place since April 2018 as per a RBI directive, the ban had crippled the crypto market in India. Many blockchain experts and crypto enthusiasts believe that the crypto and blockchain space will mushroom in the months to come with more startups and investors venturing into the ecosystem.

In April 2018, RBI had virtually banned cryptocurrency trading in India. Post this, a lot of startups had shut shops and crypto enthusiasts lost a lot of money because of this decision.

However, the RBI is not happy with the SC decision and is planning to file a review petition to curb cryptocurrency transactions in India. The regulator body said that it is concerned about the flaws which would come arise with cryptocurrency transactions. Further, it said that allowing cryptocurrency transactions will put the banking system at risk.

India's Entry to UNSC Club will Help Rework World Order

India was on June 17 elected by United Nations (UN) member-countries overwhelmingly for a non-permanent seat to the 15-member UN Security Council (UNSC) for a two year-term. India's election to the U.N. Security Council as a non-permanent member is a significant diplomatic victory for the country. India secured the seat with 184 votes in the 193-strong General Assembly. Mexico, Norway and Ireland were also elected as non-permanent members.

According to the Ministry of External Affairs (MEA) enhancing counter-terrorism measures would be one of India's main priorities". India would seek "streamlining" of the process of sanctions against terrorists and terror entities and the process of imposing sanctions needs to be de-politicised as there is no justification for any act of terrorism.

It may be recalled India has been pushing for a permanent seat in the UNSC that has five permanent members and 10 non-permanent ones. The five permanent members of the UNSC — called the "P-5"— are the United States, Russia, Britain, France and China. It is India's belief that global multilateral institutions like the United Nations itself need reform now as they do not reflect the realities of the contemporary world. India sought the support of member countries by highlighting its commitment to multilateralism and reforms. Ahead of the vote, India had launched a campaign brochure which highlighted its demand for transparency in mandates for UN peacekeeping missions and push for the India-led Comprehensive Convention on International Terrorism, and called for joint efforts for UN reform and expansion of the Security Council.

A "new orientation for a reformed multilateral system" (NORMS), as laid out by External Affairs Minister S. Jaishankar, would be India's overall objective during the two-year tenure that will begin next year.

US lobbying against China on Covid-19

COVID-19 has done irreparable damage to countries across the globe death, destruction and economic disruption, and human suffering. President Trump unleashed a tirade against the WHO, accusing it of acting too slowly to sound the alarm about the coronavirus. It was not the first time in this pandemic that the global health body has faced such criticism.

Recently in Japan, Taro Aso, the deputy prime minister, noted that some people have started referring to the World Health Organization as the "Chinese Health Organization" because of what he described as its close ties to Beijing. Taiwanese officials say the W.H.O. ignored its early warnings about the virus because China refuses to allow Taiwan, a self-governing island it claims as its territory, to become a member.

Australia has called for an inquiry into the origin of the virus. Germany and Britain are hesitating anew about inviting in the Chinese tech giant Huawei. President Trump has blamed China for the contagion and is seeking to punish it. Some governments want to sue Beijing for damages and reparations.

Across the globe a backlash is building against China for its initial mishandling of the crisis that helped loose the coronavirus on the world, creating a deeply polarizing battle of narratives and setting back China's ambition to fill the leadership vacuum left by the United States.

The result has only added momentum to the blowback and the growing mistrust of China in Europe and Africa, undermining China's desired image as a generous global actor.

Rafale Jets: the ‘Game Changer’ Fighters

The five fighter aircraft from the French Aerospace Company Dassault Aviation landed at the Ambala Air Base on July 29 after completing a journey of 7000 km from France to an airbase in UAE. After a gap of almost two-plus decades the Indian Air Force (IAF) has finally got a Western fighter jet in its inventory.

Rafale is an ‘Omni role’ aircraft (can take on several missions in one sortie) and is classified as 4.5 generation fighter. It is considered to be one of the most potent fighters compared to the F-16 which the neighbouring country has or the JF-20 which Chinese claim is the 5th generation stealth aircraft.

Rafale is already flown in several critical missions across the globe in Syria, Afghanistan, and Libya. India has ordered 36 fighters which means two squadrons. The fighters ordered will have around 13 Indian specific enhancements and are expected to be integrated into the machines once the full delivery is completed by next year-end. These enhancements include the ability to start in extreme weather conditions – very cold and high altitude. This aircraft could be the biggest game-changer for the IAF as it can be tuned to carry nuclear weapons too. Also, another significant aspect of it is the Rs 20-crore worth Meteor air-to-air missile, which has been manufactured by the European company MBDA. This is a long-range rocket and ram-jet powered and has a range of over 150 km. It can hit the target without leaving the Indian airspace up to 120 km. Neither Pakistan nor China has these missiles from MBDA.

According to former Air Chief Marshal B. S Dhanoa, the Indian Air Force with Rafale fighter as its spearhead weapon will decide the outcome of the battle in case China goes to any offensive.

For the developing world, India holds the key to make Coronavirus Vaccines

The race for a coronavirus vaccine has started. Contrary to rosier predictions, world’s entire population will not be immunized until 2024. Adar Poonawalla, the owner of Serum Institute of India, is putting \$250 million of his family’s fortune into a bid to ramp up manufacturing capacity to 1 billion doses through 2021.

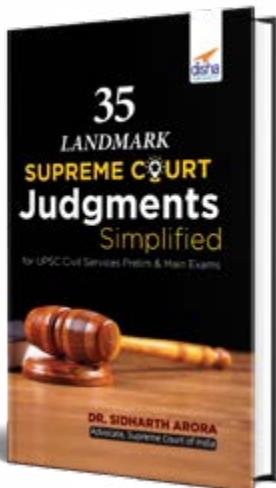
In the race for effective coronavirus vaccines, India is poised to play a critical role in supplying the developing world. Pfizer, which announced stellar early results for its vaccine candidate, has struck few deals to supply its product to developing countries. Enter Indian vaccine makers, led by Serum Institute, the largest manufacturer in the world by volume. Before the pandemic, India was a “vaccine powerhouse” specializing in affordable exports to low- and middle-income countries.

Indian vaccine makers form tie-ups with global companies and increase their own production. There are currently three coronavirus vaccines at various stages of development in India. Covaxin is India’s first indigenous vaccine. The Phase-I human clinical trials of the vaccine have been completed and Phase-II is likely to start soon. Bharat Biotech has successfully developed ‘Covaxin’ in collaboration with Indian Council of Medical Research (ICMR) and National Institute of Virology (NIV). Drug firm Zydus Cadila has already completed the phase I clinical trial of its COVID-19 vaccine candidate, ZyCoV-D, and it is expected to commence phase II clinical trials. If everything goes as per plan, AstraZeneca claimed they could deliver emergency vaccines as soon as October. Hence, India is going to be the absolute star in the story.

What is Unique about this BOOK?

The book covers 35 Landmark Judgements by Supreme Court of India that are Most Important for UPSC aspirants. The aspirants will not only form a fair understanding of the cases, but will also understand how the court arrived at the judgement, how the constitution was upheld and the rights of the citizens were protected.

The cases and the nuances thereof will prove to be quite helpful in answering the General Studies Mains Answers especially the Paper 2 & 4 on Polity & Ethics respectively, Essay Writing and Interviews where questions related such cases are often asked. The Prelim exam also asks questions pertaining to these cases.



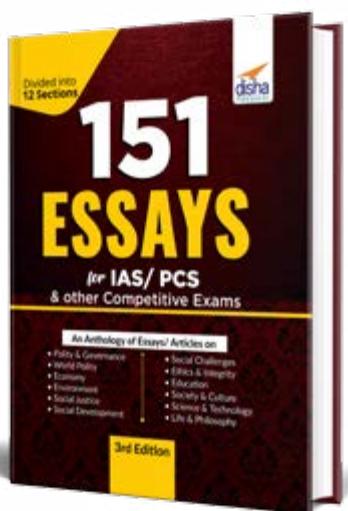
151 Essays for IAS / PCS & other Competitive Exams

**Easy Language
Divided into 12 Sections
Follows Standard
Essay Writing Strategy**

**More contemporary
issues covered**

- NRC & Its Impact
- Abrogation of Article 370
- India's March in ease of doing business
- India opted out of RCEP

**Hindi Edition
also Available**



BILLS & ACTS 2020

Medical Termination of Pregnancy (Amendment) Bill, 2020



DATE: 30th January 2020

OBJECTIVE: To expand access of women to safe and legal abortion services on therapeutic, eugenic, humanitarian or social grounds.

The Union Cabinet has approved the Medical Termination of Pregnancy (Amendment) Bill, 2020.

Key Points:

- The bill will amend the Medical Termination of Pregnancy Act, 1971.
- The step is taken in the view of several petitions received by the Courts seeking permission for aborting pregnancies at a gestational age beyond the present permissible limit on grounds of foetal abnormalities or pregnancies due to sexual violence faced by women.
- The bill will be introduced in the budget session of the Parliament.

Major Port Authority Bill, 2020



DATE: 13th February 2020

The Cabinet has given its nod to the Major Ports Authority Bill that will replace a 1963 law governing the country's 12 major ports.

Key Points:

- The proposed law is aimed at enhancing the overall efficiencies of the ports.
- Now 'major ports' will get to determine the tariffs for various port-related services as well as the terms for private developers who team up with them.
- Every port will now be governed by a Port Authority which will have powers to fix reference tariffs for various port services.
- The Bill also proposes the creation of an adjudicatory board at the apex level for review of port authority's decisions. It will have the mandate to resolve the disputes between port authorities and the PPP operators.

The Pesticides Management Bill, 2020



DATE: 13th February 2020

The Union Cabinet has approved the Pesticides Management Bill, 2020.

Key Points:

- Bill will regulate the business of pesticides and compensate farmers in case of losses from the use of

spurious agro-chemicals.

- Provides compensation when there is farm loss due to use of low-quality pesticides.
- The loss is to be paid using funds collected from the manufacturers.
- The information regarding the pesticides available in the market is to be made available in digital format.

Vivad Se Vishwas Bill, 2020



DATE: 13th February 2020

The vivad se vishwas scheme was announced by Union Finance Minister Nirmala Sitharaman during her budget speech on February 1, 2020. The scheme aims to settle the huge number of pending direct tax cases.

Key Points:

- The amnesty scheme, at present, covers disputes pending at the level of commissioner (appeals), Income Tax Appellate Tribunals (ITAT), high courts, the Supreme Court and those in international arbitration.
- It offers a complete waiver on interest and penalty to the taxpayers who pay their pending taxes by March 31.
- The scheme aims to benefit those whose tax demands are locked in dispute in multiple forums.
- If a taxpayer is not able to pay direct taxes by March 31st then, he will get further time till June 30th. However, in that case, he would have to pay 10 percent more on the tax.

The Surrogacy (Regulation) Bill, 2020



DATE: 27th February 2020

• Union Cabinet has approved the Surrogacy (Regulation) Bill, 2020. The amended bill is a reformed version of the draft legislation which was passed by Lok Sabha in August 2019 but its provisions, including that only a close relative of a couple can be a surrogate mother, had invited criticism.

Key Points:

- The bill incorporates all recommendations made by a Rajya Sabha select committee, which studied an earlier version of the draft legislation, and is aimed at banning commercial surrogacy and allowing altruistic surrogacy.
- It allows any "willing" woman to be a surrogate mother and proposes that widows and divorced women can also benefit from its provisions, besides infertile Indian couples.
- The bill also proposes to regulate surrogacy by establishing a National Surrogacy Board at the central level and, State Surrogacy Board and appropriate authorities in states and Union Territories respectively.

Insolvency & Bankruptcy Code (Amendment) Bill 2020



DATE: 12th March 2020

Insolvency and Bankruptcy Code (Amendment) Bill 2020 has been passed by the Parliament.

Key Points:

- The bill aims to help ring-fence successful bidders of insolvent companies from risk of criminal proceedings for offences committed by previous promoters.
- It gives the highest priority in repayment to last mile funding to corporate debtors to prevent insolvency, in case the company goes into corporate insolvency resolution process or liquidation.
- It prevents potential abuse of the Code by certain classes of financial creditors.
- The bill clarifies that the insolvency commencement date is the date of admission of an application for initiating corporate insolvency resolution process (CIRP).

Union Cabinet approves amendment to Three Labour Codes



DATE: 8th September, 2020

Key Highlights:

- On September 8, 2020, the Union Cabinet approved amendments to Labour Codes.
- These three labour codes were proposed in Industrial Relations Code, 2019. The three codes include Occupational safety and health, social security and industrial relations.
- The Industrial Codes will define areas and conditions under which fixed-term employment shall be allowed.
- It recognizes trade unions. The Industrial Relations Code, 2019 also seeks to provide pension and medical benefit to gig workers.
- The Code will mainly replace three existing laws. They are as follows
 - Trade Unions Act, 1926
 - Industrial Disputes Act, 1947
 - Industrial Employment (Standing Orders) Act, 1946

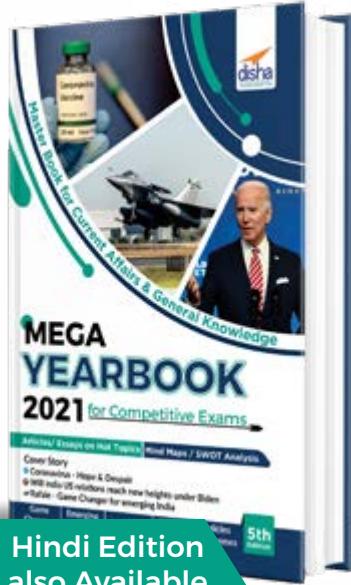
This is the third bill in a series of four bills that aim to amalgamate and rationalize more than 40 laws related to labourers. The other two bills are Occupational Safety, Health and Working Conditions code, 2019 and Code on Wages, 2019.

GENERAL KNOWLEDGE & CURRENT AFFAIRS

is not about Knowing! It is about Understanding.

**Latest
Edition**
Now available

with Deep Analysis
to develop in-depth
Understanding.



Hindi Edition
also Available

A Must-Have Book for All Competitive Exams

Covers to-the-Point Information to Crack

1. Entrance Tests
2. Group Discussions
3. Interviews
4. Essay Writing

Improves General Awareness

POLICIES & SCHEMES 2020

Welfare schemes for differently-abled persons

DATE : 16th December 2019

The Kerala government unveiled two social welfare schemes – ‘Vijayamritham’ and ‘Sahachari’ to honour differently-abled people as well as NSS, NCC and Student Police Cadet (SPC) units working for their care and welfare.

Key Points:

- The ‘Vijayamritham’ scheme has been introduced to provide financial assistance for differently-abled people who battled odds and scored high marks in degree, PG and professional courses.
- Differently-abled students of government or government-approved educational institutions, as well as students of parallel colleges and distance education programmes, are eligible under the scheme.
- While students who have passed degree courses with the above criteria will be given cash awards of Rs 8,000, those who have passed PG or professional courses will be given Rs 10,000.
- Sahachari scheme has been evolved to honour groups that assist people, with over 40% disability, in their studies and other tasks.

Hunar Haats: Initiative by Minority Affairs Ministry

DATE : 23rd December 2019

Hunar Haat is an exhibition of handicrafts and traditional products made by artisans from the Minority communities. It is organized by Ministry of Minority Affairs.

Key Points:

- Hunar Haat is organized under USTTAD scheme (Upgrading the Skills and Training in Traditional Arts/ Crafts for Development).
- The artisans who participate in the event will get national and international markets for their indigenous handmade products through “Hunar Haat”.
- It has proved to be Empowerment & Employment Exchange for master artisans and craftsmen.
- The theme of the events to be organized between 2019 and 2020 is Ek Bharat Shresht Bharat.
- Government has decided to organise about 100 “Hunar Haat” in the next five years across the country to provide market and employment opportunities.

Atal Bhujal Yojana

DATE : 25th December 2019

The Union Cabinet has approved the implementation of the Atal Bhujal Yojana (ATAL JAL).

Key Points:

- The Atal Bhujal Yojana (ATAL JAL) is a Central Sector Scheme and a pioneering initiative of the Department of Water Resources, River Development & Ganga Rejuvenation, Ministry of Jal Shakti.
- Out of the total outlay of Rs. 6000 crore, 50% shall be in the form of World Bank loan, and the remaining 50% shall be through Central Assistance from regular budgetary support. The entire amount shall be passed on to the States as Grants.
- The scheme will be implemented over a period of 5 years (2020-21 to 2024-25).
- The scheme aims to improve

- groundwater management through community participation in identified priority areas in seven states.
- The identified priority areas in seven States include Maharashtra, Rajasthan, Madhya Pradesh, Uttar Pradesh, Haryana, Gujarat and Karnataka.

Pradhan Mantri Matru Vandana Yojana (PMMVY)

DATE : 2nd January 2020:

Madhya Pradesh has bagged the first position for the implementation of Pradhan Mantri Matru Vandana Yojana.

Key Points:

- Indore district has also bagged the first place for better performance of the scheme.
- Matru Vandana Yojana provides maternity benefits of Rupees Five Thousand are provided in three instalments to Pregnant Women and Lactating Mothers (PW&LM) upon fulfilment of certain conditions.
- The objectives of the scheme are:
 - Providing partial compensation for the wage loss in terms of cash incentives so that the women can take adequate rest before and after delivery of the first living child.
 - The cash incentives provided would lead to improved health seeking behaviour amongst Pregnant Women and Lactating Mothers (PW&LM).

Amma Vodi scheme

DATE : 9th January 2020

Andhra Pradesh CM Jagan Mohan Reddy has launched a Rs 6,318 cr 'Amma Vodi' scheme for below poverty line mothers to educate their children.

Key Points:

- Under the Rs 6318 crore scheme, the state will provide direct financial

assistance worth Rs 15000 annually to poor and financially weak mothers or guardians, to support them in educating their children.

- The amount will be transferred directly into the bank accounts of the beneficiaries in January every year.
- The government has already implemented the scheme by crediting the annual financial assistance worth Rs 15000 to the beneficiary mothers/ guardians for the year 2020.
- The state government has credited the annual financial assistance under the Amma Vodi scheme for the year 2020 into the accounts of 43 lakh poor and needy mothers/ guardians, which is expected to benefit around 82 lakh children in the state.

Mukhyamantri Krishak Durghatna Kalyan Yojana

DATE : 22nd January 2020

Uttar Pradesh Government has launched Mukhyamantri Krishak Durghatna Kalyan Yojana.

Key Points:

- The Mukhyamantri Krishak Durghatna Kalyan Yojana will provide financial assistance to the family of farmers who die or become handicapped while working in fields.
- The government has also decided to implement Mukhyamantri Paryatan Samvardhan Yojana to boost tourism in the state.
- Under the scheme, if a farmer or any member of his family dies while working in a field then they will be given financial assistance of five lakh rupees.
- The scheme will also include the Bataidars, who work in the field of other people and share the crop after it is harvested.

'Shiv Bhojan' Scheme

DATE : 26th January 2020

Maharashtra government launched 'Shiv Bhojan' scheme on the occasion of the 71st Republic Day.

Key Points:

- The 'Shiv Bhojan' scheme is aimed at providing a meal to the poor for just Rs 10.
- The scheme is launched on a pilot basis at an expected expenditure of Rs 6.4 crore.
- Under this, thalis or lunch plates would be available to people at designated centres/ canteens during a stipulated time in all the districts.
- The goal of the scheme is to provide affordable and quality food to all, irrespective of caste, creed, religion and financial status.

PM-KISAN Scheme Completed 1 Year

DATE : 24th February 2020

The first anniversary of the Central Sector Scheme, Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) is being observed.

Key Points:

- The central government has said that a total of Rs 50,850 crore has been disbursed to farmers so far under the PM-KISAN scheme.
- Under the scheme, an amount of Rs 6,000 per year is transferred by the Centre in three equal instalments of 2000 rupees in every four months, directly into the bank accounts of the farmers.
- The scheme initially provided income support to all small and marginal farmers' families across the country, holding cultivable land up to 2 hectares.
- The scheme's ambit was later expanded to cover all farmer families in the country irrespective of the size of the landholding.

Amnesty Scheme for Power Consumers in J&K

DATE : 29th February 2020

The Government has announced the Amnesty scheme for power consumers across UT of Jammu & Kashmir.

Key Points:

- The scheme will come into effect from March 1, 2020. It will give an opportunity to power consumers to prevent disconnection of their connections and to facilitate easy payment.
- Under the scheme, 25 percent of the payment is to be completed by March 31, 40 per cent by April 30 and the remaining 35 per cent by May 31.
- On timely and complete payment, a full waiver of interest and penalty will be provided by the department.

Mahatma Gandhi National Fellowship Program

DATE : 8th March 2020

Union Ministry for Skill Development and Entrepreneurship (MSDE) has launched the Mahatma Gandhi National Fellowship programme in IIM Bengaluru.

Key Points:

- The Fellowship is part of the SANKALP programme of the Ministry of Skill Development and Entrepreneurship.
- Under the pilot project, IIMB will train 75 graduates for two years in preparing the District skill plan considering the skill gaps, market utilities, government schemes and institutions available in the district.
- The MGNF is designed and implemented by IIM Bangalore and in collaboration with State Skill Development Missions (SSDMs).

Pradhan Mantri Garib Kalyan Yojana

DATE : 1st April 2020

All the Indian states have been asked to implement Prime Minister GaribKalyanYojana within the next week.The Ministry of Information and Broadcasting announced that the process will be carried out in a staggered manner to ensure social distancing. This move will involve large cash transfers to the beneficiaries. This was shared during a meeting organised by Cabinet Secretary with all the Chief Secretaries and DGPs of the states on April 1, 2020. Under this scheme insurance cover of Rs 50 Lakh will be provided to each health worker fighting COVID-19. 80 crore poor people will get 5 kg wheat or rice and 1 kg of preferred pulses, 20 crore women Jan Dhan account holders to get Rs 500/month for free for the next three months. Increase in MNREGA wage to Rs 202 a day from Rs 182 to benefit 13.62 crore families.

Arogya Sanjeevani insurance policy to cover Covid-19

DATE : 2nd April, 2020

On 1st April, The Insurance Regulatory and Development Authority of India (IRDAI) has announced to start Arogya Sanjeevani insurance policy to cover COVID-19 hospitalisation expenses.

Key Highlights:

- This policy is the, standard health insurance policy of all general and health insurance companies and it will cover all hospital expenses for COVID-19 patients.
- The IRDAI has approved the basic 'ArogyaSanjeevani' insurance policy for all 29 general and health insurance companies. Each of the insurance companies has been given the right to price the product.
- The cost of premium would roughly be around Rs 1000 for coverage up to every 1 lakh.

- The customers would also be able to opt for coverage up to Rs 5 lakh, the rough cost for which would be around Rs 5000.The insurance policy will offer health expenses between Rs 1 lakh and Rs 5 lakh.
- It will be available for a period of one year in multiples of Rs. 50,000.
- The insurance can be availed through both individual and family insurance plans.
- It can be availed by anyone above the age of 18 years and up to the age of 65 years.
- The maximum age limit to purchase the policy is 65 years.
- If anyone already have a policy, you can keep extending it, even over the age of 65.
- So essentially it's a lifetime policy.

PM Vaya Vandana Yojana Pension Scheme

DATE : 27th May 2020

Life Insurance Corporation of India has launched PM Vaya Vandana Yojana Pension Scheme (PMVVY) (Modified-2020).

Key Points:

- It is a social security scheme for senior citizens above 60 years of age.
- The plan starts from May 26 for the period of three financial years i.e. up to 31st March 2023.
- LIC is solely authorized to operate this scheme that offers a total payout not exceeding Rs 15 Lakhs.
- The scheme works as Non-Linked, Non-Participating pension scheme subsidized by the centre
- The tenure period for the policy is 10 years.
- A senior citizen can withdraw a minimum pension of Rs 1000 per month depending on the amount invested in the scheme.

Rozgar Setu Yojana in Madhya Pradesh

DATE : 30th May 2020

Chief Minister of Madhya Pradesh has launched the Rozgar Setu Yojana.

Key Points:

- It has been launched to support and provide employment and employment based skills to migrant workers who have returned to the state in the COVID-19 situation.
- The yojana also aims to fulfill the industries need of manpower in this pandemic situation
- The state government has also launched 'MP Rojgar Setu Portal' for unemployed workers in order to carry out the registration process.

Mukhyamantri Swarozgar Yojana in Uttarakhand

DATE : 31st May 2020

Government of Uttarakhand has launched Mukhyamantri Swarozgar Yojana for the migrants returning to the state during the lockdown situation caused due to novel coronavirus.

Key Points:

- This scheme aims to provide employment opportunities to the youth especially entrepreneurs returning to the state, to the skilled and non-skilled artisans, handicrafts and unemployed youths.
- The credit facility under this scheme will be offered through nationalized banks, scheduled commercial banks and co-operative banks.
- Under this scheme, money margin will be provided as a grant by the MSME department.

'K-FON' – Kerala's Free Internet Project

DATE : 31st May 2020

The state government of Kerala has announced a free internet project called

K-FON (Kerala Fibre Optic Network).

Key Points:

- The project aims to provide free internet access to the economically weak section of the state.
- This project will be commissioned in December 2020.
- The cost of the project is Rs 1,500 crore and Kerala is the first state to offer the internet as a fundamental right to its citizens.
- Various companies like BEL, Railtel, SRIT and LS cables are going to work for this project.
- Piyush Goyal stated that there is a huge opportunity to increase production in the auto component sector, furniture and IT related services.
- He also assured grant support to increase export from India.

Samagra Shiksha scheme

DATE : 25th May 2020

The Union H R D Minister launches Samagra Shiksha scheme for school education from pre-school to senior secondary levels. The objectives of the scheme are improving quality of education, enhancing the learning outcomes and using technology to empower children and teachers. It will be focused on digital education and will enhance use of digital technology in education through smart classroom and digital boards.

The scheme will provide holistic education for holistic development. It will focus on teachers and technology which will improve the quality of education. Ministry will provide an annual grant of Rs 5000- 20,000 for strengthening of libraries in the schools. Samagra Shiksha scheme is an integrated scheme for school education from pre-school to senior secondary levels. The scheme is an integration of three already existing schemes; Sarva Shiksha Abhiyan (SSA), Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and Teacher Education (TE). States would have the flexibility to prioritise their interventions under the scheme, learning outcomes and steps

taken for quality improvement would be the basis for allocation of grants under the scheme.

Electronics Manufacturing Scheme 2.0

DATE : 4th June 2020

Ministry of Electronics and Information Technology, Ravi Shankar Prasad has launched a scheme called 'Electronics Manufacturing Scheme 2.0' which is a trilogy of three schemes.

Key Points:

- The outlay of 'Electronics Manufacturing Scheme 2.0' is Rs 50,000 crore which will help to boost electronics market in India and which will lead to achieving USD 1 Trillion digital Indian economy and a USD 5 Trillion GDP by 2025.
- The trio sub-schemes included in the main scheme are (a) Production Linked Incentive Scheme (PLI) for large scale electronics manufacturing (b) Schemes for Promotion of manufacturing of Electronics Components and Semiconductors (SPECS). (c) Modified Electronics Manufacturing Clusters (EMC 2.0) Scheme.
- The PLI scheme is specifically for mobile phones and possesses an outlay of Rs 40,000 crore. The SPECS scheme has an outlay of Rs 3285 crore and focuses on promotion of electronics component manufacturing in India. The EMC 2.0 sub-scheme aims to provide land for large manufacturing electronics clusters and will provide them with necessary infrastructure support.

'Nagar Van' or 'Urban Forest' Scheme

DATE : 6th June 2020

On the occasion of World Environment Day 2020 (5th June), the central government has come up with a scheme titled as 'Nagar Van' or 'Urban Forest'

Scheme.

Key Points:

- Under this scheme, forests in the urban areas of the country will be developed within a span of 5 years.
- The scheme was launched by Environment Minister Prakash Javadekar. And he assured to give 'Time for Nature' during the launch of the scheme.
- Thus the World Environment Day was celebrated by giving importance to the theme 'Biodiversity' decided by the United Nations Environment Programme (UNEP) and also by launching 'Urban Forest' Scheme as urban forest is the best way to bridge the gap of climate change.

Sahakar Mitra Scheme

DATE : 13th June 2020

Union Agricultural and Farmers Welfare Minister Narendra Singh Tomar launched Sahakar Mitra - a Scheme on Internship Programme (SIP) of NCDC (National Cooperative Development Corporation).

Key Points:

- This scheme will provide practical experience of the co-operative and professional world to the youth of India.
- It will also offer assured project loans on liberalized terms to young professionals in the start-up industry.
- In this scheme young professionals from academic institutes will be working with NCDC in order to incorporate skills like leadership and entrepreneurship in them by playing the role of FPO (Farmer Producer Organisation).
- The co-operatives involved in this, will provide paid internships so that young professionals can learn the skills in a self-reliant manner.

Assistance to Disabled persons for purchasing/fitting of aids/appliances (ADIP) scheme

DATE : 16th June 2020

First ever distribution of assistive aids & devices to divyangjan through virtual platform under ADIP Scheme of Ministry of Social Justice & Empowerment in Firozpur, Punjab.

Key Points:

- This is the first camp being organized by the ALIMCO under DEPwD after opening of lockdown with the Standard Operating Procedure (SOP) approved by the Government of India.
- Its objective is to assist the needy disabled persons in procuring durable, sophisticated and scientifically manufactured, modern, standard aids and appliances that can promote their physical, social and psychological rehabilitation, by reducing the effects of disabilities and enhance their economic potential.
- The scheme is implemented through implementing agencies such as NGOs, National Institutes under the Ministry of Social Justice & Empowerment and ALIMCO (a PSU that manufactures artificial limbs).

Multi Location Claim Settlement Facility by EPFO

DATE : 17th June 2020

The Employees Provident Fund Organisation (EPFO) has launched the Multi-Location Claim Settlement Facility.

Key Points:

- Multi-Location Claim Settlement Facility has been launched to expedite member claims such as provident fund, pension, partial withdrawal and transfer claims.
- The new facility will allow EPFO offices to settle online claims from its any regional office, across the country.
- Thus the new facility will be

replacing the old one with a system of geographical jurisdiction for the claim process.

- Because of this new facility, there will be no delay in settlement of the claim process and has proven to be beneficial in the lockdown situation of COVID-19.

Garib Kalyan Rojgar Abhiyaan (GKRA)

DATE : 23rd June 2020

GKRA was launched via video conference from village Telihar, Block Beldaur, district Khagaria Bihar in the presence of Chief Ministers (CMs) of five states viz. Nitish Kumar (Bihar), Shivraj Singh Chouhan (Madhya Pradesh), Yogi Adityanath (Uttar Pradesh), Ashok Gehlot (Rajasthan), Hemant Soren (Jharkhand) and a minister from Odisha, among others.

Objectives

- To boost employment and livelihood for migrant workers
- To prepare for expansion and development of livelihoods over a longer term.

Key Features

- It was launched for 67 lac migrant workers for 6 states viz. Bihar, Uttar Pradesh (UP), Madhya Pradesh (MP), Rajasthan, Jharkhand and Odisha.
- Ministry of Rural Development (MoRD) is the nodal Ministry for its implementation.
- GKRA, the mission mode campaign of 125 days will cover 116 districts of 6 states.
- Work identified for employment in villages includes rural housing for the poor, Plantations, provision of drinking water through Jal Jeevan mission, Panchayat Bhavans, community toilets, rural mandis, rural roads, other infrastructure like Cattle Sheds, Anganwadi Bhavans etc.
- Notably, laying of fibre cable and provision of internet are also made a part of the GKRA as it is for the first time that the rural areas are using

more internet than the urban areas therefore it is necessary to provide high speed and cheap internet in every rural household to help the youth and children.

Saral Jeevan Bima

DATE : 16th October, 2020

The guidelines for 'Saral Jeevan Bima' have been released by IRDAI (Insurance Regulatory and Development Authority of India).

Key Points:

- IRDAI has made mandatory the offering of this insurance policy by all life insurance companies from 1st Jan 2021.
- The 'Saral Jeevan Bima' will be non-linked non-participating individual pure risk premium life insurance plan and has no maturity benefit.
- The insurance plan offers optional accident benefit and permanent disability riders. The sum assured will be paid to the nominee in case of death of the holder of the policy.
- The minimum amount for 'Saral Jeevan Bima' is Rs 5 lakh and maximum amount is up to Rs 25 lakhs. Policy term is from 5 to 40 years.
- The policy offers three premium payment options: Regular Premium, Limited premium payment term for 5 years, 10 years and Single Premium.

DAY-NRLM Special Package for J&K and Ladakh

DATE : 16th October, 2020

The Union Cabinet approved a special package worth Rs. 520 crore in the Union Territories (UTs) of J&K and Ladakh for a period of five years under the Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM).

Key Points:

- The Centre aims to universalise all centrally sponsored beneficiary-oriented schemes in J&K and Ladakh in a time-bound manner.
- The package has been approved for a period of five years till 2023-24.

- It has been decided to ensure funding on a demand-driven basis without linking allocation with poverty ratio during the extended period.
- Around two-third rural women from the UTs will be covered and 10.58 lakh women will get the benefit from the special package.
- DAY-NRLM is a centrally sponsored programme of the Ministry of Rural Development to eliminate rural poverty through the promotion of multiple livelihoods and improved access to financial services for the rural poor households across the country.

'My Town My Pride' Programme

DATE : 19th October, 2020

Lieutenant Governor of Jammu and Kashmir announced a programme called 'My Town My Pride'.

Key Points:

- The programme is basically an urban connect programme which aims to provide governance facilities at the doorsteps in urban areas of J&K.
- Objectives of 'My Town My Pride' Programme: (a) To strengthen grassroots democracy (b) Public outreach in towns (c) To offer service delivery at doorsteps.
- 'My Town My Pride' Programme will look after on-the-spot addressing of grievances redressals, offer immediate service delivery to people and offer ground speedy execution of people centric schemes and projects.
- The programme also aims to offer time-bound delivery of documents like caste certificates, revenue and income certificate, old-age and physically handicapped pension registration, ration card updation, Aadhaar card enrolments, etc. at doorsteps.
- It will ensure immediate delivery of benefits like government schemes like pensions, scholarships, PMAY, health golden cards, Ladli Beti, etc.

'YSR Bima' Scheme



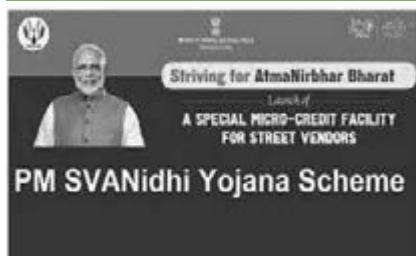
DATE : 24th October 2020

Andhra Pradesh government launched 'YSR Bima' scheme under which 1.41 crore Below Poverty Line (BPL) will be provided insurance cover for death and permanent disability.

Key Points:

- The insurance cover amount will be directly credited into the bank account of the beneficiary within 15 days of making the claim.
- Immediate assistance of Rs 10,000 will be provided to the families of victims through village and ward secretaries.
- The accidental death and total permanent disability for people between age group 18-50 years is Rs 5 lakh.
- The accidental death and total permanent disability for people between age group 51-70 years is Rs 3 lakh.
- Natural death cases of the people between age 18-50 years is Rs 2 lakh.
- For partial permanent disability in an accident case of people between age 18-70 years is Rs 1.5 lakhs.

PM SVA Nidhi



DATE : 8th November 2020

The Pradhan Mantri Street Vendors Atmanirbhar Nidhi (PM SVANidhi) scheme was launched by the Ministry of Housing and Urban Affairs.

Key Points:

- Through the PM SVANidhi scheme, the central government would extend Rs 10,000 loan as working capital to street vendors.
- This amount will help the street vendors to restart their businesses which have been hit by the Covid-19 pandemic.
- The Small Industries Development Bank of India (SIDBI) is the scheme's implementation agency.
- This scheme will help in mainstreaming and legitimising genuine street vendors who have not got valid identity cards.
- The scheme brings in financial mainstreaming of street vendors through loans and digital payments.

'Parivarthanam Scheme' – Kerala



DATE : 9th November 2020

The Kerala government has launched 'Parivarthanam Scheme', which is a pioneering eco-sustainable programme.

Key Points:

- The scheme is launched for the betterment of the Fishing Community.
- The management and implementation of the scheme will be headed by Kerala State Coastal Area Development Corporation (KSCADC).
- The 'Parivarthanam Scheme' is launched to improve the livelihood skills of youngsters living along the coastline along with upliftment of the

- fishing community.
- The scheme will offer a fixed price to fish-catchers as fair compensation.
- The scheme also offers employment job opportunities to college dropouts and migrant workforce who returned to their home town due to COVID-19.

'Aatma Nirbhar Madhya Pradesh 2023'



DATE : 14th November 2020

The Chief Minister of Madhya Pradesh launched a roadmap to 'Aatma Nirbhar Madhya Pradesh 2023'.

Key Points:

- The roadmap for this initiative focuses on health and education in the state.
- Under this initiative, a network of hospitals will be established in Madhya Pradesh which will focus on improving the health sector.
- The initiative also focuses on economy and employment development.
- It also aims to develop small and cottage industries of the state.
- CM also transferred an interest-free loan of Rs 10,000 under Mukhya Mantri rural Street Vendor Loan Scheme. Under the scheme, the state government will bear 14% interest subsidy per loan beneficiary (for loans upto Rs 10,000).

Safaimitra Suraksha Challenge



DATE : 20th November 2020

The Ministry of Housing and Urban Affairs launched Safaimitra Suraksha Challenge across 243 Cities to ensure that no life of any sewer or septic tank cleaner is ever lost again owing to the issue of 'hazardous cleaning'.

Key Points:

- The Challenge was launched on the occasion of World Toilet Day.
- Aim: Preventing 'hazardous cleaning' of sewers and septic tanks and promoting their mechanized cleaning.
- Representatives from 243 cities across the country took a pledge to mechanize all sewer and septic tank cleaning operations by 30th April 2021.
- The initiative is in line with the core of the Swachh Bharat Mission-Urban (SBM-U)
- The actual on-ground assessment of participating cities will be conducted in May 2021 by an independent agency and results of the same will be declared on 15 August 2021.

Attend a FREE 1 Hour Master Video Class with a top IAS Educator

Master Class for UPSC Aspirants

Webinar Theme 8 Tips to write great introduction of essays

Dr. Awdhesh Singh
Author of Disha's Mastering Essay & Answer Writing

https://youtu.be/0jjO3YVd340

Topic of the Video Classes

8 Tips to Write Great Introduction of Essays



Topic of the Video Classes

How to analyze Current Affairs for IAS Prelims & Mains Exams?



<https://youtu.be/JxE15PeUbtc>

Master Class for UPSC Aspirants

Webinar Theme How to analyze Current Affairs for IAS Prelim & Mains Exams

Ashish Malik
Author of Disha's 365 Current Affairs Analysis Vol. 1 & 2

https://youtu.be/JxE15PeUbtc

Topic of the Video Classes

Evolving Global Geopolitics

Master Class for UPSC Aspirants

Webinar Theme Evolving Global Geopolitics

Deepanshu Singh
Author of Disha's International Relations Redefined: Concepts & Challenges

https://youtu.be/rEW_m-Hc0Q4



CURRENT AFFAIRS: NATIONAL/ INTERNATIONAL

CONFERENCES & SUMMITS



NATIONAL

22nd Meeting of Financial Stability and Development Council (FSDC)



DATE: 30th May 2020

22nd Meeting of Financial Stability and Development Council (FSDC) was conducted and was chaired by Union Minister of Finance and Corporate Affairs Nirmala Sitharaman.

Key Points:

- The meeting was conducted to review the global and domestic macroeconomic situation, financial stability and vulnerabilities issues, issues being faced by banks and financial institutions, NBFCs, HFCs, and MFIs.
- The meeting also discussed the capital flow issues, resource mobilization and market volatility.
- The heads of various financial organisations like IRDAI, PFRDA, and SEBI were present in the meeting. The meeting was also attended by the RBI Governor secretary of various ministries.

- They also discussed the economic reforms made in the country to combat the lockdown situation arisen due to pandemic COVID-19.

INTERNATIONAL

Raisina Dialogue 2020



DATE: 13th January 2020

India's flagship global conference on geopolitics and geo-economics Raisina Dialogue will begin from 14th Jan 2020 in New Delhi.

Key Points:

- The Dialogue is being jointly organized by the Ministry of External Affairs and the Observer Research Foundation.
- 12 Foreign Ministers will participate in the 3-day conference including from Russia, Iran, Australia, Maldives, South Africa, Denmark, Uzbekistan and the EU.
- The Raisina Dialogue is a multilateral conference held annually in New Delhi.
- The Dialogue was initiated in 2016 and involves a variety of global policymakers

including heads of state, cabinet ministers and local government officials.

World Sustainable Development Summit 2020



DATE: 31st January 2020

World Sustainable Development Summit 2020 is being held in New Delhi.

Key Points:

- The World Sustainable Development Summit (WSDS) is the annual flagship event of The Energy and Resources Institute (TERI).
- The WSDS was started in 2001 and has become a focal point for leaders and stakeholders across the world to bridge thought and action for sustainable development.
- The theme of the WSDS 2020 is “Towards 2030: Making the Decade Count”.

INCCU Meet with UNESCO



DATE: 1st February 2020

The meeting of the Indian National Commission for Cooperation (INCCU) with the United Nations Educational, Scientific and Cultural Organization (UNESCO) was held in New Delhi.

Key Points:

- Union Human Resource Development Minister Ramesh Pokhriyal ‘Nishank’

chaired the meeting.

- The meet emphasised on measures to promote UNESCO’s ideals and objectives in the fields of education, culture, communication, natural sciences and social and human sciences.
- In the culture sector, UNESCO’s programmes aim to promote, preserve and safeguard cultural heritage and spread respect for all cultures.

G20 Meeting in Saudi Arabia



DATE: 25th February 2020

Recently, the ministers and central bankers from the world’s largest economies participated in the G20 meeting held in Riyadh (Saudi Arabia).

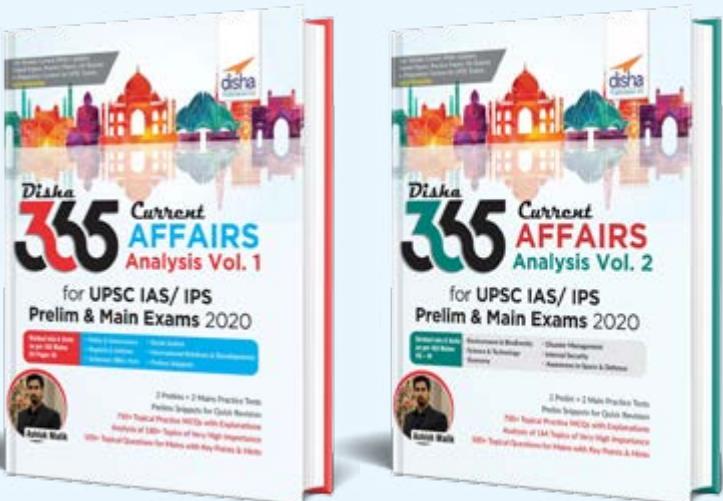
Key Points:

- Saudi Arabia is the first Arab nation to hold the G20 presidency.
- Theme: “Realizing Opportunities of the 21st Century for All”.
- Focus areas:
 - Action plan to shield the world economy from the impact of the Coronavirus Epidemic.
 - Discuss ways to achieve a fairer global taxation system for the digital era.
 - Discuss global economic outlook and possible policy responses to support growth and safeguard against downside risks.
- G20 is an informal group of 19 countries and the European Union along with representatives of the IMF and the World Bank.

**No Need to Spend 100s of Hours on
Newspapers. Read**

Disha 365 Series

**to Capture all Exam-required
News with Analysis & Practice Questions**



In a stark departure from the run-of-the-mill mammoth volumes on Current Affairs that treat readers to an information overdose but provide little understanding/analysis about the various factors at play behind; this avant-garde book adopts an investigative role and makes a deep insightful foray into the very core of the issue, unraveling it layer after layer as it takes you on a journey and makes you feel like you were there just as it all happened.

So what are you waiting for? Come and be a part of this journey and master all that you need to crack Civil Services Exam.

THE NEW AGRICULTURE BILLS 2020: STRENGTHS & LIMITATIONS

Trending Essays

The Central government has recently passed three agriculture-related Bills - The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, Farmers' (Empowerment and Protection) Agreement on Price Assurance and Farm Services Bill and Essential Commodities (Amendment) Bill with a view to transform the agriculture sector and raise farmers' income by 2022.



These legislations are also said to make the farmers independent of government-controlled markets and fetch them a better price for their produce. These reforms altogether will loosen rules around sale, pricing and storage of farm produce and these are the very rules which have been protecting the Indian farmers from the free market for decades.

Proposals of the Bills

- They allow private buyers to hoard essential commodities for future sales
- They outline rules for contract farming, where farmers can customize their production as specific to a buyer's demand.

The Farmers' Produce Trade and Commerce (Promotion and Facilitation) Bill, 2020

It proposes to create an ecosystem for farmers and traders, where they can enjoy freedom of choice related to sale and purchase of their produce. It will further facilitate remunerative prices through competitive alternative trading channels in order to promote efficient, barrier-free and transparent inter-state and intra-state trade and commerce of the farmers' produce.

Farmers will be allowed to sell their produce outside the *mandis* or agricultural produce markets that are regulated by Agricultural Produce marketing Committees (APMC), which are regulated by different state legislations.

APMC was made earlier to protect the farmers from exploitation by moneylenders and *zamindars*. It led the farmers to have access to these *mandis* to sell their produce through middlemen or *Angadias* to various buyers and Government at MSP.

Farmers' (Empowerment and Protection) Agreement of Price assurance and Farm Services Bill

It proposes the provision of a national framework on farming agreements that protects and empowers farmers to engage with agri-business firms, processors, wholesalers, exporters or large retailers for farm services and sale of future farming produce. The sale would be done at a mutually agreed remunerative price framework in a fair and transparent manner. It also grants permission for contract farming.

Benefits of these bills

- As mentioned in the bills, the farmers will get the power for engaging with processors, wholesalers, aggregators, exporters and large retailers on a level playing field and that too without any fear of exploitation.
- The risk of market unpredictability will be transferred from the farmer to the sponsor and the farmers will be enabled to access modern technology and better inputs.
- The cost of marketing will be reduced and the income of farmers will be enhanced.
- Farmers' engagement in direct marketing will eliminate intermediaries which will lead to full realization of price.
- These legislations will act as catalyst to attract private sector investment for building supply chains so that Indian farm produce get supplied to national and global markets.
- Agricultural infrastructure will also grab investment and so will experience progress.
- Technology will be easily accessible to farmers.
- Provide adequate protection to farmers.
- Farmers will be getting advice for high value agriculture and will get ready market for such produce.
- Total prohibition of sale, lease or mortgage of farmers' land.
- Farmers' land is protected against any recovery.
- The bills also provide effective dispute resolution mechanism with clear time lines for redressal.

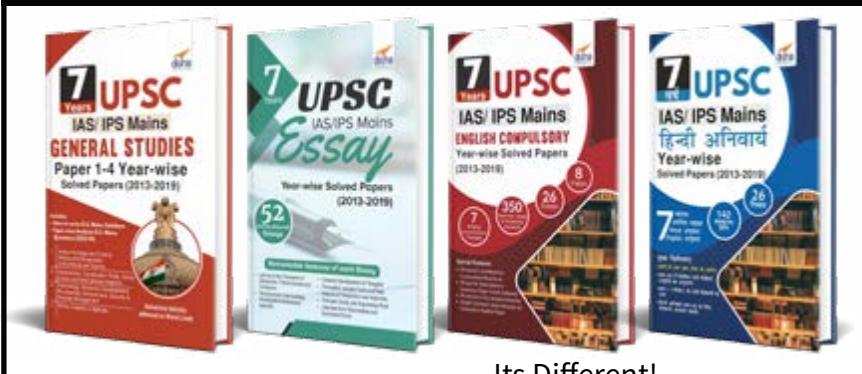
Limitations or causes of concern for farmers

- The prime concern that arises for the farmers is that these rules will eventually lead to the end of wholesale markets and assured prices. Thus, they won't be having any back-up options.
- These bills offer a national framework while at present the farmers have been selling to private players in many states. This is seen as a loss to them.
- If a price offered by a private buyer doesn't satisfy the farmers, they don't have an option of returning to the mandi or use it as a bargaining chip during negotiation.
- The farmers feel that they might get attracted at first towards the private players offering better price for their produce. At the same time, government mandis will pack up and after few years, the private players being the single buyers in the market will start exploiting the farmers.
- Though the government has said that the mandi system will continue and the Minimum Support Price (MSP) will not be withdrawn, yet the farmers are not assured and they doubt the intentions of the government.
- The states such as Punjab and Haryana where the mandi system is strong and productivity is high have been seeing the strongest protests against these bills. Their viewpoint is that the coexistence of mandi system with the private trading system is necessary. They are also demanding a written notification by the government regarding non-withdrawal of the MSP or the mandi system.
- The aim of one nation, one market is reflected in these legislations. They will allow farmers to have monopoly over the decision of where to sell the produce. This will however lead to the privatisation of the sector.
- MSP or Minimum Support Price applies to crops that are sold in *mandis* and not outside of it. The situation outside *mandis* where MSP doesn't apply can be imagined herein and it is quite possible that the amendment will increase the exploitation of the farmers by corporate and decrease the MSP ratio as well.
- With no APMC taxes applied on the sale and purchase of goods outside APMC, the

corporations will prefer to buy outside the APMC mandis. This will lead to the collapse of the APMC eventually as more and more people would opt out of it.

- The persistent agrarian distress in India is not a hidden story. The reasons for the same include –low productivity to fragmented landholdings, lack of storage infrastructure and high indebtedness.
- There is an urgent need of reforms in the agriculture sector, which alone employs half of the Indian population. The new legislations seem to serve very little purpose and not solve larger troubles which surround the farmers.
- The legislations are more specifically targeted towards allowing greater play of market forces in agriculture. It will improve farm incomes and would attract investment and technology and would also increase productivity. But, it will also lead to corporatization of agriculture sector by big companies, whose only aim will be to earn profits. Their monopoly will leave nothing for farmers but legal battles which they can't fight.
- A free market is being looked forward by the government, but this idea of neo-liberalism which seems appealing in the beginning might fade its shine later. Such model been adopted by western countries like USA and France long back, has shown incidents of farmers' suicide rates increasing in these nations and the model failing drastically. Subsidies prove a saviour for agriculture in such economies.
- Aiming for a model that had failed in big economies is a thing worth giving more thought before actual implementation. Experts suggest that MSP needs to be made mandatory both inside and outside of APMC mandis, which means mandating MSP as the floor price of the crop. RBI's reports of 2016 state that just 0.4% GDP of the country is invested in the agriculture sector. For farmers' betterment and the country's growth, the government must invest more in the agriculture field.

With Disha's IAS Mains Solved Papers Put all your worries to Rest!



Its Different!

**IAS Mains Solutions in adherence
to WORD LIMIT**

Hindi Edition
also Available

POST-CORONA WORLD : HOPE & DESPAIR

Millions of jobs are on stake with the economy crashing and waiting to revive under the present Coronavirus epidemic. The ongoing outbreak has hit all sectors of the Indian labour market, not to ignore the start-ups and migrant workers. Most of the companies like OYO, 1mg, Meesho, BharatPe have laid-off employees during the lockdown period. On the other hand, Bookmyshow and Droom have cut down salaries even after the Government's instructions. These companies along with many more are also providing work from home jobs.

Work from home jobs have not just made lives for the regular working employees more painful and complicating, but have also left them with less to almost no time for their personal lives. Not just this, the conditions of the migrant labourers who walked back to their states amidst the miseries of hunger and joblessness are getting even worse. Many of them have already been replaced by others in their absence. Most are forced to work for underpaid jobs in lack of any options and many of them are still struggling to earn their bread.



The Survey of Labour Economies (ISLE) in a survey concluded that the most severe immediate impact of COVID-19 crisis has been the job loss and lower economic growth and rise in inequality would be the long-term effects.

In a deteriorating market scenario, where the virus is heading towards second or third wave, the joblessness in both the formal as well as informal sectors has left people with less hopes and more of worries for the coming days.

The worst hit by the pandemic are the daily-wage earners and roadside vendors, who are at greater risk to being both victims and carriers of the virus and also job loss. The imposition of a series of lockdowns one after the other had controlled the spread of virus to some extent but the immediate sufferers from joblessness and job loss were innumerable and are still counting.

Elderly people are losing their provident savings and middle class families are helplessly spending their hard-earned and saved money on everyday essentials. Where on one hand, they are losing their savings day by day, on other hand, they have no clue of how and when they will have a stable saving for later future.

Less demand in the market and selective buying habits evolved among the people has led to another regression in the economy.

Many migrant workers who have returned from their homes in hopes of joining back their jobs, are taken aback by their job loss and have returned back to their homes only to get back to minimal paying jobs under MGNREGA, manual scavenging and disguised employment in agriculture sector.

With turmoil in the domestic oil prices, not much remains for the already burdened middle-income ones who have been struggling with the back-breaking expenses.

Job loss of more than a lakh has been estimated to occur in the numerous IT

companies of India, because it relies on exports to western markets. Dismissals or involuntary leave without compensation has been backed by many noted media companies. The India State and Business Standard had declared wage reductions. The most consequential set of public policy and mass behaviour change actions have been witnessed by us in our lifetimes during the COVID-19 crisis.

In the Aviation sector, employees of some domestic airlines, such as GoAir and SpiceJet have been forced to leave without pay and the airlines have also laid-off ex-pat pilots. There have been reports from the International Air Transport Organization which stated that over 20 lakh employment in India's aviation industry is at stake.

The travel restrictions have been paralyzed by the hospitality sector. A statement has been published by The Federation of Hotel & Restaurant Associations of India that cited that the potential job losses should seek financial relief from the government and the industrial body.

The export sector which heavily relies on exports of gearing, diamonds, gemstones, jewellery, art, engineering and others; has been totally crippled by the terror of the Coronavirus. Indian goods' exports decreased by 34.6% and imports decreased by 28.7% in March, 2020. This has further led to loss of employment in the sector.

The most consequential set of public policy and mass behaviour change actions have been witnessed by us in our lifetimes during the COVID-19 crisis. The future of work in this scenario depends on going digital, which has also seen a shift at an unprecedented rate. The new rules are swiftly being adopted by people and organisations. It is thus important for us to recognize the changing needs of how we communicate and collaborate.

Along with job cuts, layoffs and shortages of employment opportunities, the Coronavirus has also given a boost to discover new opportunities for emerging India. Amidst the pandemic, Indian healthcare has experienced a transformative change. Vaccines from Pfizer, AstraZeneca (Swedish-British company) and Moderna have made to headlines for their efficacy and hence raised hopes amongst billions across the globe. Global pharma major Pfizer has stated its commitment of engaging with the Indian government for exploring opportunities to make Pfizer/ BioNTech vaccine in India.

India economy is brushing up with its factory-level activity or exports showing progress and sharp improvements in September. The 'Make in India' scheme launched in 2014 could lay the foundation of refining the economic resurgence in post-pandemic India. A certain extent of economic insulation is on way through the 'Atma Nirbhar' stimulus package which promises 10% of the GDP (Rs 21 lakh crores). However, more needs to be done before proper structural reforms are enforced.

With Rafale in its armour and Indian Army deploying T-90 & T-72 tanks along with BMP-2 Infantry Combat Vehicles that can operate at temperatures up to minus 40 degree Celsius in Eastern Ladakh, India was able to stand up to China aggression.

Blocking of 43 Chinese mobile apps from access in November has come as a big blow to Chinese e-commerce major Alibaba. This adds another setback after the halt of its Ant Group's \$37-billion (£28 billion) initial public offering in China.

In such a dilemmatic scenario, many things need to be aligned to ensure safety and prevention. The seriousness of the people about safeguard measures is the most essential thing followed by the government's approach and performance of country's

health authorities. Engaging in healthy bilateral trade practices and multi-lateral cooperation in security and health will help in slow yet steady recovery.

Government initiatives

- The early stages of the pandemic response included the above-the-line expenditure measures that focused primarily on social protection and healthcare. These included in-kind (food; cooking gas) and cash transfers to lower-income households that amounted to 1 percent of GDP.
- The PM announced a relief package of around 10 percent of GDP including earlier announced monetary and fiscal measures.
- The wages of MGNREGA workers was increased from INR 182 to INR 202, which would benefit 50 million families and would amount to an additional income of INR 2,000 per worker.
- Ex-gratia amount of INR 1000 in two instalments for 3 months was made to 30 million senior citizens, widows and disabled.
- Women in 83 million families below poverty line covered under Ujjwala Scheme were given free LPG cylinders for 3 months.
- State governments were directed to use the welfare fund for building and construction workers.
- Medical insurance cover of Rs 5 million per healthcare worker has been announced by the Finance Ministry that would benefit about 2 million health services and ancillary workers.
- Employees contributing to EPF were allowed to withdraw upto 75 percent of the account balance or 3 months' basic salary and dearness allowance, whichever was lower.
- The most recent measures that were announced in October and November include the additional public investment that covered higher capital expenditure by the central government and interest-free loans to states. For this 0.2 percent of GDP was allocated.
- For supporting the targeted sectors, support schemes like Production Linked Incentive Scheme was introduced which targets 13 priority sectors and would cost about 0.8 percent of GDP over 5 years.
- 0.3 percent of GDP was allotted for a higher fertilizer subsidy allocation for benefitting the agriculture sector and 0.1 percent was reserved for supporting urban housing construction.
- Several measures have been announced to ease the tax compliance burden across a range of sectors, which includes postponing some tax-filing and other compliance deadlines and a reduction in the penalty interest rate for overdue GST filings.
- Additional support to farmers is provided in form of giving them concessional credit and credit facility of Rs.10,000 is given to street vendors.

MSP IN INDIA – ITS FIXATION, REFORMS & GOVT'S EFFORTS TO SUPPORT FARMERS

Trending Essays

The assured price at which the central and state governments and their agencies procure foodgrains from farmers for the central pool of foodgrains is known as Minimum Support Price (MSP). This pool is kept as reserve in the form of buffer stock and is used for providing foodgrains under the Public Distribution System (PDS) and other welfare schemes.

The public procurement ensures remunerative prices to farmers for their produce and helps them against distress sale. Farmers are free to sell their produce in the open market if they get a better price in comparison to MSP.

As a government policy, MSP is a part of administrative decision-making. It is set by the government twice a year for 24 commodities to protect the farmers against a fall in prices in a year of bumper production.

The Commission for Agricultural Costs and Prices (CACP) decides the MSP after considering certain factors such as:

- Cost of production
- Input-output price parity
- Entire structure of the economy of a particular commodity or a group of commodities
- Demand and supply
- Trends in market prices
- Effect on the cost of living
- Effect on Industrial cost structure
- Effect on general price level
- Inter-crop price parity
- International price situation
- Effect on issue prices and implications for subsidy
- Parity between prices paid and prices received by the farmers

CACP had to just estimate production costs for a season and recommend the MSPs by applying the 1.5-times formula.

Besides this, there are various government schemes for the farmers' welfare like: Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) Yojana; Group Fisherman Accidental Insurance Scheme; etc.

National Agriculture Market (e-NAM) provides an e-marketing platform at the National level and support creation of infrastructure to enable e-marketing. Rainfed Area Development Programme under the Rashtriya Krishi Vikas Yojana (RKVY) aims to improve quality of life of the small and marginal farmers by giving a complete package of activities to maximize farm returns.

The Indian Farm Reforms Bill, 2020 collectively seek to provide farmers with multiple marketing channels and provide a legal framework for farmers to enter into pre-arranged contracts among other things.

The new bills will give farmers a choice to sell their produce to anyone without APMC getting in the way and would promote Inter-state trade. These laws will also give them more options for selling their agricultural produce.

WHAT
IS MSP?



THE SCARCITY OF RESOURCES: HOW THE RESOURCES ARE BECOMING SCARCE AND WHAT CAN BE DONE TO PREVENT THIS?

• •

The Earth is home to more than 7 billion people. All these people need air to breathe, food to eat and water to drink. We also need materials to build our homes, make clothes and energy to perform all these activities. The earth provides us with all these things and with combination of all these, they are termed Natural Resources (NR). A scarce resource is one which when offered to people at no cost, more would be wanted (demanded) than is available (supplied). Notice that the opposite of a scarce resource is a free resource. At no price, the quantity supplied of a free good for instance exceeds the quantity demanded leading to a surplus.

We can define resource as anything useful or can be made useful to humans. It fulfils their requirements. Air, water from rainfall in lakes, rivers and wells, soil, land, forest, biodiversity, minerals, fossil fuels, etc. are the resources that are directly available for use from nature and are hence called natural resources. However, the increasing population and economic activity has resulted in excessive material consumption which is putting heavy burden on natural resources and is damaging the environment severely.

Today, we see deforestation, draining of wetlands and reclamation of coastal areas to build their homes, farms and factories. At the same time huge amounts of fossil fuels are being used in industries and for transportation. It has been found that destruction of forests causes loss of biodiversity. Therefore, the need of the hour is to prevent further degradation of natural resources and to ensure their sustainable utilization for making them available to future generations also.

Every country strives to progress ahead; one aspect of progress is economic development manufacturing and trading.

Every country builds industries which provide employment, serve the consumers' needs and help to generate revenue. Development projects in the past were undertaken without any consideration to their environmental consequences. As a result, rivers and lakes got polluted; air pollution reached at threatening level and piling of industrial wastes resulted in land degradation. Industrialization and economic growth provided material comforts and luxuries of life but at the same time deteriorated the quality of life. In view of the colossal damage to environment by developmental activities, people are now concerned about the environmental impact of developmental projects.

Natural resources are derived from the environment. Some of them are essential for our survival while most are used for satisfying our wants. Natural resources are materials and components (something that can be

used) that can be found within the environment. Every man-made product is composed of natural resources (at its fundamental level). A natural resource may exist as a separate entity such as fresh water, air as well as a living organism such as a fish, or it may exist in an alternate form which must be processed to obtain the resource such as metal ores, oil, and most forms of energy. While resource scarcity is a global challenge, as no single country is self-sufficient in resources needed to power one's economy, its effects are not equal across countries/ regions. This is attributed to the uneven distribution and variations in demand for resources by countries/regions.

How the Resources are becoming Scarce?

Natural resources occur naturally within environment that exists relatively undisturbed by mankind, in a natural form. A natural resource is often characterized by amounts of biodiversity and geodiversity existent in various ecosystems. Some Natural resources can be found everywhere such as sunlight and air; when this is so the resource is known as a ubiquitous (existing or being everywhere) resource. However, most resources are not ubiquitous. They only occur in small sporadic areas; these resources are referred to as localized resources. There are very few resources that are considered inexhaustible (will not run out in foreseeable future) – these are solar radiation, geothermal energy, and air (though access to clean air may not be).

The vast majority of resources are, however, exhaustible, which means they have a finite quantity, and can be depleted if managed improperly. The natural resources are materials which living organisms can take from nature for sustaining their life or any components of the natural environment that can be utilized by man to promote his welfare is considered as natural resources. The exploitation of resources for years has led to destruction of environment and irreplaceable damage to the earth. The growing population has more mouths to feed and to be provided with facilities. Thus, forests were wiped out from large areas of forest. Similarly, trees were felled for wood, for making shelters, carts for transportation, etc. and also as a source of fuel. Further, the discovery of fire increased the use of wood for cooking. Thus, humans began to mine not only coal for fuel but also ores of metals to make wheels and ornaments, etc.

It has been found that in the beginning, the damage was not so enormous but after the industrial revolution or in the last 400 years, forests have dwindled at an alarming rate. Moreover, wild life has been threatened to extinction. Some wild animals have vanished. Pollution from industries has made the air impure and water bodies full of filth. With the innovation, the treasured natural resources such as the soil, the forest, the minerals, metals, the air, the water, plants and animals were increasingly overexploited. Thus, Environmental resources are limited and fast getting depleted due to over exploitation by the human population.

What can be done to prevent this?

Our resources like forests, wild life, water, coal and petroleum need to be used in a sustainable manner. We can reduce pressure on the environment by sincerely applying the maxim of 'Reduce, Reuse and Recycle' in our lives. Five choices are recycle or reuse existing supplies, waste less, use less, find a substitute or do without. Management of forest resources has to take into account the interests of various stakeholders. The harnessing of water resources by building dams has social, economic and environmental implications. Alternatives to large dams exist. These are locale-specific and may be developed so as to give local people control over their local resources. The fossil fuels, coal and petroleum, will ultimately be exhausted. Because of this and because their combustion pollutes our environment, we need to use these resources judiciously.

All the things we use or consume – food, clothes, books, toys, furniture, tools and vehicles – are obtained from resources on this earth. The only thing we get from outside is energy which we receive from the Sun. Even this energy is processed by living organisms and various physical and chemical processes on the earth before we make use of it. There is much debate worldwide over natural resource allocations; this is partly due to increasing scarcity (depletion of resources) but also because the exportation of natural resources is the basis for many economies.

Air, water, soil, vegetation and animals were renewable primary resources. This is so because they naturally recycle and reproduce themselves and can hence last forever. It has been observed that solar, winds and tidal energy are virtually inexhaustible resources on human time scale. Thus, these are called unconditionally renewable resources.

Land and soil are conditionally renewable resources because they degrade and take a very long time in their renewal. For instance, formation of an inch of soil layer generally takes 200 to 1000 years. Similarly, soil erosion occurs much faster as compared to the rate of soil formation, so it can become non-renewable resource as the top soil may be lost forever. We must check land and soil degradation to prevent soil erosion and landslides, to maintain soil fertility, for increasing biodiversity and for maintaining economic growth in the world.

Apart from land and soil, fresh water is also conditionally renewable and its fast depletion must be checked by prevention of water wastage, increasing water use efficiency, recycling of water, capturing and storing more flood run-off, harvesting rain water, and desalinating seawater. In addition, biodiversity is also conditionally renewable because over exploitation of plants and animals may lead to extinction; hence, a renewable resource may be lost forever. Therefore, the over exploitation of living resources must be prevented.

“COVID 19 - ALL THAT YOU NEED TO KNOW”

What is COVID-19?

- COVID-19 is the disease caused by a new coronavirus called SARS-CoV-2. WHO first learned of this new virus on 31 December 2019, following a report of a cluster of cases of ‘viral pneumonia’ in Wuhan, People’s Republic of China.
- Coronavirus is not a single virus, but a family of at least 23 related viruses, further subdivided into four groups. Till date, just six of the coronaviruses are known to infect humans, including the MERS-CoV and SARS-CoV.
- The new 2019-nCov is a new form of the coronavirus capable of infecting humans.
- COVID-19 (Coronavirus disease-2019) is the official name assigned to the novel coronavirus disease under commonly agreed guidelines between WHO, the World Organisation for Animal Health, and the Food and Agricultural Organisation of the UN.

What are the symptoms of COVID-19?

The most common symptoms of COVID-19 are

- Fever • Dry cough • Fatigue

Other symptoms that are less common and may affect some patients include:

- Loss of taste or smell,
- Nasal congestion,
- Conjunctivitis (also known as red eyes)
- Sore throat,
- Headache,
- Muscle or joint pain,
- Different types of skin rash,
- Nausea or vomiting,
- Diarrhea,
- Chills or dizziness.

Incubation Period

- Coronavirus attacks the respiratory tract through the nasal passage and shows signs and symptoms similar to common flu after the incubation period about three days.
- The incubation period is up to 14 days.

What happens to people who get COVID-19?

- About 80% recover from the disease without needing hospital treatment. About 15% become seriously ill and require oxygen and 5% become critically ill and need intensive care.
- Complications leading to death may include respiratory failure, acute respiratory distress syndrome (ARDS), sepsis and septic shock, thromboembolism, and/or multiorgan failure, including injury of the heart, liver or kidneys.

What is R0 number?

- R0 is a basic reproduction number that refers to a contagious individual who can infect other people when exposed to a susceptible population.

- It determines the infecting capability of the disease.
- The R0 for coronavirus is approximately 2.2, which is considered high for the disease.

Who is most at risk of severe illness from COVID-19?

- People aged 60 years and over, and those with underlying medical problems like high blood pressure, heart and lung problems, diabetes, obesity or cancer.
- However, anyone can get sick with COVID-19 and become seriously ill or die at any age.

Are there long-term effects of COVID-19?

- Some people who have had COVID-19, whether they have needed hospitalization or not, continue to experience symptoms, including fatigue, respiratory and neurological symptoms.

How does the Transmission of COVID-19 take place

- The most common way of transmission is respiratory droplets. Such droplets contain the virus present in the respiratory lining of an infected individual. These particles do not stay for long in air but in case of air-borne disease transmission, the virus particles remain in air for some time and can infect the other person sharing the space.

How can we protect others and ourselves if we don't know who is infected?

- By taking some simple precautions, such as physical distancing, wearing a mask, especially when distancing cannot be maintained, keeping rooms well ventilated, avoiding crowds and close contact, regularly cleaning your hands, and coughing into a bent elbow or tissue. Check local advice where you live and work. Do it all!

From Mother to Foetus?

- No, according to a study performed in nine pregnant women in Wuhan. No case of vertical transmission of coronavirus from pregnant women in their third trimester to their foetus has been reported so far.

Different Types of Coronavirus Tests

	Molecular Test	Antigen Test	Antibody Test
Also known as...	Diagnostic test, viral test, molecular test, nucleic acid amplification test (NAAT), RT-PCR test, LAMP test	Diagnostic test	Serological test, serology, blood test, serology test
How the sample is taken...	Nasopharyngeal (the part of the throat behind the nose), nasal or throat swab (most tests) Saliva (a few tests)	Nasal/nasopharyngeal swab (most tests)	Finger stick or blood draw
How long it takes to get results...	Same day or up to a week	Some may be very fast (15 - 30 minutes), depending on the test	Same day or 1-3 days

Is another test needed...	Its typically highly accurate and usually does not need to be repeated.	Positive results are usually highly accurate, but false positives can happen. Negative results may need to be confirmed with a molecular test.	Sometimes a second antibody test is needed.
What it shows...	Diagnoses active coronavirus infection	Diagnoses active coronavirus infection	Shows if you've been infected by coronavirus in the past
What it can't do...	Show if you ever had COVID-19 or were infected with the virus that causes COVID-19 in the past	Antigen tests are more likely to miss an active COVID-19 infection compared to molecular tests.	Diagnose COVID-19 at the time of the test or show that you do not have COVID-19

What is the difference between isolation and quarantine?

Both isolation and quarantine are methods of preventing the spread of COVID-19.

- **Quarantine** is used for anyone who is a contact of someone infected with the SARS-CoV-2, whether the infected person has symptoms or not. It means that you remain separated from others because you have been exposed to the virus and you may be infected and can take place in a designated facility or at home. This means staying in the facility or at home for 14 days.
- **Isolation** is used for people with COVID-19 symptoms or who have tested positive for the virus. Being in isolation means being separated from other people, ideally in a medically facility where you can receive clinical care. If isolation in a medical facility is not possible and you are not in a high risk group of developing severe disease, isolation can take place at home. If you have symptoms, you should remain in isolation for at least 10 days plus an additional 3 days without symptoms. If you are infected and do not develop symptoms, you should remain in isolation for 10 days from the time you test positive.

Novel blood Plasma therapy for Covid- 19

What is convalescent plasma therapy?

- It involves transfusion of the blood plasma of a recovered patient into another patient. Plasma is the matrix on which the blood cells float.
- It also houses crucial components of immunity known as antibodies. Antibodies are the immediate warriors who fight an invading pathogen – an antigen – to defeat it.
- Once that is done, some blood cells function as memory cells so that they can identify and defeat the same enemy if and when it invades again by quickly producing the same antibodies.
- Convalescent plasma therapy banks on the age-old concept of passive immunity when antibodies for some diseases, such as diphtheria, were developed in horses and injected into humans.

WHO Timeline - COVID-19

December 2019	• Wuhan Municipal Health Commission, China, reported a cluster of cases of pneumonia in Wuhan, Hubei Province. A novel coronavirus was eventually identified.
----------------------	---

January 2020	<ul style="list-style-type: none"> WHO set up the IMST across the three levels of the organization. Published our first Disease Outbreak News on the new virus. China publicly shared the genetic sequence of COVID-19.
February 2020	<ul style="list-style-type: none"> The WHO-China Joint mission, spent time in Beijing and also travelled to Wuhan and two other cities.
March 2020	<ul style="list-style-type: none"> WHO and partners launch the Solidarity Trial, an international clinical trial that aims to generate robust data from around the world to find the most effective treatments for COVID-19.
April 2020	<ul style="list-style-type: none"> WHO reported on evidence of transmission from symptomatic, pre-symptomatic and asymptomatic people infected with COVID-19, noting that transmission from a pre-symptomatic case can occur before symptom onset. The UN General Assembly adopted a resolution entitled 'International cooperation to ensure global access to medicines, vaccines and medical equipment to face COVID-19'.
May 2020	<ul style="list-style-type: none"> The UN launched an update to the Global Humanitarian Response Plan for \$6.7 billion to minimise the most debilitating effects of the pandemic in 63 low and middle-income countries. The 73rd World Health Assembly, the first ever to be held virtually, adopted a landmark resolution to bring the world together to fight the COVID-19 pandemic.
June 2020	<ul style="list-style-type: none"> WHO welcomed initial clinical trial results from the UK that showed dexamethasone, a corticosteroid, could be lifesaving for patients critically ill with COVID-19. WHO announced that the hydroxychloroquine arm of the Solidarity Trial to find an effective COVID-19 treatment was being stopped.
July 2020	<ul style="list-style-type: none"> WHO announced that the hydroxychloroquine and lopinavir/ritonavir arms of the Solidarity trial to find an effective COVID-19 treatment were being discontinued.
August 2020	<ul style="list-style-type: none"> The Director-General launched the #WearAMask challenge on social media to help spread the word about how and when to use a mask to protect against COVID-19. This campaign, involving a wide range of partners, is part of WHO's wider call to take a comprehensive "do it all" response to the pandemic.
September 2020	<ul style="list-style-type: none"> The Review Committee on the Functioning of the International Health Regulations (2005) (IHR) during the COVID-19 Response began its work to evaluate the functioning of the IHR during the pandemic and recommend any changes it believes are necessary.

COVID-19: A Comprehensive Timeline of Coronavirus Pandemic in India	
Date	Description
January 2020	Advisory issued to avoid travel to China. 1st COVID-19 case was confirmed in Kerala's Thrissur district after a student who had returned home for a vacation from Wuhan University in China, tested positive.
February 2020	E- Visa facility suspended for Chinese citizens. WHO named the novel coronavirus disease COVID-19.
March 2020	WHO declares coronavirus a pandemic. PM Modi announces a 21-day lockdown in the country in a bid to contain the spread of the novel coronavirus.
April 2020	PM Narendra Modi extended nationwide lockdown till 3 May India stops rapid tests over faulty Chinese testing kits.
May 2020	20,000 confirmed recoveries 50,000 confirmed recoveries
June 2020	The Central Drugs Standard Control Organisation (CDSCO) approved five drugs for COVID-19 treatment – two antiviral: Remdesivir and Favipiravir – and three for easing the symptoms: Dexamethasone, Tocilizumab and Itozumab.
July 2020	Unlock 2.0 guidelines come into force, with relaxations in night curfew, provision for more domestic flights and trains, and clearance for more than five people in a shop. Phase-1 clinical trials of India's first indigenous Covid-19 vaccine, Covaxin, developed by Hyderabad-based pharmaceutical company Bharat Biotech in collaboration with the National Institute of Virology and Indian Council of Medical Research, starts across the country. Zydus Cadila also starts human trials of its ZyCov-D vaccine.
August 2020	August 1: Phase 3.0 of Unlock comes into force, with govt allowing gyms and yoga centres to function, and revoking the night curfew order. Russia becomes first country to grant regulatory approval to a Covid-19 vaccine, dubbed "Sputnik V", for civilian use. Centre issues Unlock 4.0 guidelines. First case of Covid-19 reinfection detected in Bengaluru.
September 2020	First case of Covid-19 reinfection detected in Bengaluru. MHA issues Unlock 5.0 guidelines, allows cinemas and multiplexes to open with 50% capacity from October 15; states/UTs can take a decision on whether to open schools; removes limits on outdoor gatherings while allowing indoor gatherings with 50% capacity.

Top 10 Countries Affected from COVID-19

Name	Cases - Cumulative total	Deaths-Cumulative Total
Global	64350473	1494668
United States of America	13759500	271233
India	9571559	139188
Brazil	6436650	174515
Russian Federation	2375546	41607
France	2205212	53455
Spain	1665775	45784
The United Kingdom	1659260	59699
Italy	1641610	57045
Argentina	1440103	39156
Colombia	1334089	37117

As on 4rd December 2020

Top 10 States Affected from COVID-19 in India

Location	Cases	Recovered	Deaths
Maharashtra	1.84M	1.71M	47,599
Karnataka	890K	853K	11,834 +13
Andhra Pradesh	871K	857K	7,020
Tamil Nadu	788K	765K	11,762
Kerala	626K	562K	2,358
Delhi	586K	548K	9,497
Uttar Pradesh	551K	521K	7,877
West Bengal	497K	464K	8,628
Odisha	320K	315K	1,760
Rajasthan	276K	250K	2,389

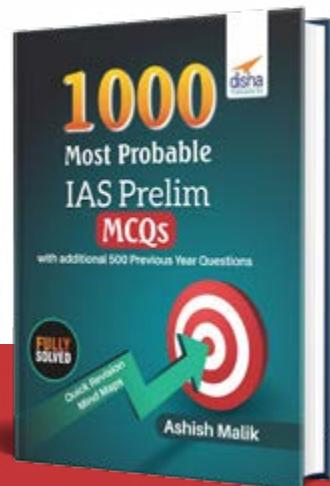
As on 4rd December 2020

Status of Different Vaccines for COVID-19

Type of Vaccine	Manufacture/Country of Origin	Current Status/Phase (Ph)	Indicated Timelines
Genetic COVID-19 virus' genes to stimulate protective immune response)	Modern (USA) Pfizer (New York)/BioNTech (Germany)/Fosun (China) Zydus Cadilla (India)	Ph 2 ongoing Ph 2 complete/3 start Ph 1 complete/2	Early 2021
(Use virus' genes to stimulate protective immune response)			

Viral Vector (Use another virus like adenovirus to deliver that COVID-19 virus genes in to cells)	Astra Zeneca/University of Oxford Serum Institute of India Johnson & Johnson with Beth Israel Deaconess Medical Center (U.S.A)	Ph 2 complete/3 starting Indian Phase 3 trials in August 2020 Ph 1/2 Combined start	End 2020 End 2020 Early 2021
Protein Based (Use outer proteins of COVID-19 to elicit an immune response)	Novavax (U.S.A) Clover/Glaxo/Dynavax (U.S.A & British)	Ph 1/2 Combined started Phase 1	Early 2021 Early 2021
Inactivated Whole Virus (A weakened COVID-19 virus is used to get immunity)	Sino Vac (China) Covaxin by Bharat Biotech with Indian Council of Medical Research & National Institute of Virology	Phase 3 Ph 1 complete/2 starting	End 2020 Early 2021

Why should you buy this Book?

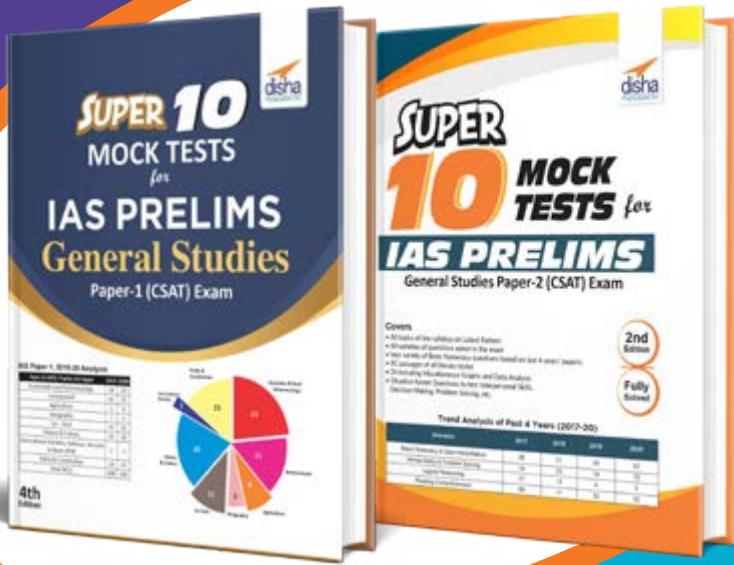


1000 Exam-like Quality Questions

The Most Authentic source of newly created MCQs POWER PACKED with Original, Prelim Style & Difficulty Level Questions further supported with Latest Schemes, Bill, Acts, Events (Current Affairs) Questions.

GENERAL STUDIES

Paper 1 & 2 (CSAT) Exam



- * All topics of the syllabus on Latest Pattern
- * All varieties of questions asked in the exam
- * Vast variety of Basic Numeracy questions based on last 4 years' papers.
- * RC passages of all literary styles
- * DI including Miscellaneous Graphs and Data Analysis
- * Situation-based Questions to test Interpersonal Skills, Decision Making, Problem Solving, etc.

School Education

Ensuring Universal Access at all levels of school education

- NEP 2020 emphasizes on ensuring universal access to school education at all levels- pre school to secondary. Infrastructure support, innovative education centres to bring back dropouts into the mainstream, tracking of students and their learning levels, facilitating multiple pathways to learning involving both formal and non-formal education modes, association of counselors or well-trained social workers with schools, open learning for classes 3,5 and 8 through NIOS and State Open Schools, secondary education programs equivalent to Grades 10 and 12, vocational courses, adult literacy and life-enrichment programs are some of the proposed ways for achieving this. About 2 crore out of school children will be brought back into main stream under NEP 2020.

Early Childhood Care & Education with new Curricular and Pedagogical Structure

- With emphasis on Early Childhood Care and Education, the 10+2 structure of school curricula is to be replaced by a 5+3+3+4 curricular structure corresponding to ages 3-8, 8-11, 11-14, and 14-18 years respectively. This will bring the hitherto uncovered age group of 3-6 years under school curriculum, which has been recognized globally as the crucial stage for development of mental faculties of a child. The new system will have 12 years of schooling with three years of Anganwadi/ pre schooling.
- NCERT will develop a **National Curricular and Pedagogical Framework for Early Childhood Care and Education (NCPFECC)** for children up to the age of 8 . ECCE will be delivered through a significantly expanded and strengthened system of institutions including Anganwadis and pre-schools that will have teachers and Anganwadi workers trained in the ECCE pedagogy and curriculum. The planning and implementation of ECCE will be carried out jointly by the Ministries of HRD, Women and Child Development (WCD), Health and Family Welfare (HFW), and Tribal Affairs.

Attaining Foundational Literacy and Numeracy

- Recognizing Foundational Literacy and Numeracy as an urgent and necessary prerequisite to learning, NEP 2020 calls for setting up of a **National Mission on Foundational Literacy and Numeracy** by MHRD. States will prepare an implementation plan for attaining universal foundational literacy and numeracy in all primary schools for all learners by grade 3 by 2025.A **National Book Promotion Policy** is to be formulated.

Reforms in school curricula and pedagogy

- The school curricula and pedagogy will aim for holistic development of learners by equipping them with the key 21st century skills, reduction in curricular content to enhance essential learning and critical thinking and greater focus on experiential learning. Students will have increased flexibility and choice of subjects. There will be no rigid separations between arts and sciences, between curricular and extra-curricular activities, between vocational and academic streams.
- Vocational education will start in schools from the 6th grade, and will include internships.
- A new and comprehensive **National Curricular Framework for School Education**, NCFSE 2020-21, will be developed by the NCERT.

Multilingualism and the power of language

- The policy has emphasized mother tongue/local language/regional language as the medium of instruction at least till Grade 5, but preferably till Grade 8 and beyond. Sanskrit to be offered at all levels of school and higher education as an option for students, including in the three-language formula. Other classical languages and literatures of India also to be available as options.
- No language will be imposed on any student. Students to participate in a fun project/activity on ‘The Languages of India’, sometime in Grades 6-8, such as, under the ‘Ek Bharat Shrestha Bharat’ initiative. Several foreign languages will also be offered at the secondary level. Indian Sign Language (ISL) will be standardized across the country, and National and State curriculum materials developed, for use by students with hearing impairment.

Assessment Reforms

- NEP 2020 envisages a shift from summative assessment to regular and formative assessment, which is more competency-based, promotes learning and development, and tests higher-order skills, such as analysis, critical thinking, and conceptual clarity. All students will take school examinations in Grades 3, 5, and 8 which will be conducted by the appropriate authority.
- Board exams for Grades 10 and 12 will be continued, but redesigned with holistic development as the aim. A new **National Assessment Centre, PARAKH (Performance Assessment, Review, and Analysis of Knowledge for Holistic Development)**, will be set up as a standard-setting body .

Equitable and Inclusive Education

- NEP 2020 aims to ensure that no child loses any opportunity to learn and excel because of the circumstances of birth or background. Special emphasis will be given on Socially and Economically Disadvantaged Groups(SEDGs) which include gender, socio-cultural, and geographical identities and disabilities.
- This includes setting up of **Gender Inclusion Fund** and also **Special Education Zones** for disadvantaged regions and groups. Children with

disabilities will be enabled to fully participate in the regular schooling process from the foundational stage to higher education, with support of educators with cross disability training, resource centres, accommodations, assistive devices, appropriate technology-based tools and other support mechanisms tailored to suit their needs. Every state/district will be encouraged to establish “**Bal Bhavans**” as a special daytime boarding school, to participate in art-related, career-related, and play-related activities. Free school infrastructure can be used as **Samajik Chetna Kendras**

Robust Teacher Recruitment and Career Path

- Teachers will be recruited through robust, transparent processes. Promotions will be merit-based, with a mechanism for multi-source periodic performance appraisals and available progression paths to become educational administrators or teacher educators.
- A common **National Professional Standards for Teachers (NPST)** will be developed by the National Council for Teacher Education by 2022, in consultation with NCERT, SCERTs, teachers and expert organizations from across levels and regions.

School Governance

- Schools can be organized into complexes or clusters which will be the basic unit of governance and ensure availability of all resources including infrastructure, academic libraries and a strong professional teacher community.

Standard-setting and Accreditation for School Education

- NEP 2020 envisages clear, separate systems for policy making, regulation, operations and academic matters. States/UTs will set up independent **State School Standards Authority (SSSA)**. Transparent public self-disclosure of all the basic regulatory information, as laid down by the SSSA, will be used extensively for public oversight and accountability.
- The SCERT will develop a **School Quality Assessment and Accreditation Framework (SQAAF)** through consultations with all stakeholders.

• Higher Education

Increase GER to 50 % by 2035

- NEP 2020 aims to increase the Gross Enrolment Ratio in higher education including vocational education from 26.3% (2018) to 50% by 2035. 3.5 Crore new seats will be added to Higher education institutions.

Holistic Multidisciplinary Education

- The policy envisages broad based, multi-disciplinary, holistic Under Graduate education with **flexible curricula, creative combinations of subjects, integration of vocational education and multiple entry and exit points with appropriate certification**.
- UG education can be of 3 or 4 years with multiple exit options and appropriate certification within this period. For example, Certificate after 1 year, Advanced

Diploma after 2 years, Bachelor's Degree after 3 years and Bachelor's with Research after 4 years.

- An **Academic Bank of Credit** is to be established for digitally storing academic credits earned from different HEIs so that these can be transferred and counted towards final degree earned.
- **Multidisciplinary Education and Research Universities (MERUs)**, at par with IITs, IIMs, to be set up as models of best multidisciplinary education of global standards in the country.
- **The National Research Foundation** will be created as an apex body for fostering a strong research culture and building research capacity across higher education.

Regulation

- Higher Education Commission of India(HECI) will be set up as a single overarching umbrella body for entire higher education, excluding medical and legal education. HECI to have four independent verticals - National Higher Education Regulatory Council (NHERC) for regulation, General Education Council (GEC) for standard setting, Higher Education Grants Council (HEGC) for funding, and National Accreditation Council(NAC) for accreditation.
- HECI will function through faceless intervention through technology, & will have powers to penalise HEIs not conforming to norms and standards. Public and private higher education institutions will be governed by the same set of norms for regulation, accreditation and academic standards.

Rationalised Institutional Architecture

- Higher education institutions will be transformed into large, well resourced, vibrant multidisciplinary institutions providing high quality teaching, research, and community engagement. The definition of university will allow a spectrum of institutions that range from **Research-intensive Universities to Teaching-intensive Universities and Autonomous degree-granting Colleges**.
- Affiliation of colleges is to be phased out in 15 years and a stage-wise mechanism is to be established for granting **graded autonomy** to colleges. Over a period of time, it is envisaged that every college would develop into either an Autonomous degree-granting College, or a constituent college of a university.

Motivated, Energized, and Capable Faculty

- NEP makes recommendations for motivating, energizing, and building capacity of faculty through clearly defined, independent, transparent recruitment, freedom to design curricula/pedagogy, incentivising excellence, movement into institutional leadership. Faculty not delivering on basic norms will be held accountable.

Teacher Education

- A new and comprehensive **National Curriculum Framework for Teacher Education, NCFTE 2021**, will be formulated by the NCTE in consultation with NCERT. By 2030, the minimum degree qualification for teaching will be a 4-year integrated B.Ed. degree .Stringent action will be taken against substandard

stand-alone Teacher Education Institutions (TEIs).

Mentoring Mission

- A National Mission for Mentoring will be established, with a large pool of outstanding senior/retired faculty – including those with the ability to teach in Indian languages – who would be willing to provide short and long-term mentoring/professional support to university/college teachers.

Financial support for students

- Efforts will be made to incentivize the merit of students belonging to SC, ST, OBC, and other SEDGs. The National Scholarship Portal will be expanded to support, foster, and track the progress of students receiving scholarships. Private HEIs will be encouraged to offer larger numbers of free ships and scholarships to their students.

Open and Distance Learning

- This will be expanded to play a significant role in increasing GER. Measures such as online courses and digital repositories, funding for research, improved student services, credit-based recognition of MOOCs, etc., will be taken to ensure it is at par with the highest quality in-class programmes.

Online Education and Digital Education

- A comprehensive set of recommendations for promoting online education consequent to the recent rise in epidemics and pandemics in order to ensure preparedness with alternative modes of quality education whenever and wherever traditional and in-person modes of education are not possible, has been covered.
- A dedicated unit for the purpose of orchestrating the building of digital infrastructure, digital content and capacity building will be created in the MHRD to look after the e-education needs of both school and higher education.

Technology in education

- An autonomous body, the **National Educational Technology Forum (NETF)**, will be created to provide a platform for the free exchange of ideas on the use of technology to enhance learning, assessment, planning, administration.
- Appropriate integration of technology into all levels of education will be done to improve classroom processes, support teacher professional development, enhance educational access for disadvantaged groups and streamline educational planning, administration and management

Promotion of Indian languages

- To ensure the preservation, growth, and vibrancy of all Indian languages, NEP recommends setting an **Indian Institute of Translation and Interpretation (IITI)**, **National Institute (or Institutes) for Pali, Persian and Prakrit**, strengthening of Sanskrit and all language departments in HEIs, and use mother tongue/local language as a medium of instruction in more HEI programmes .
- **Internationalization** of education will be facilitated through both institutional collaborations, and student and faculty mobility and allowing entry of top world

ranked Universities to open campuses in our country.

PROFESSIONAL EDUCATION

All professional education will be an integral part of the higher education system. Stand-alone technical universities, health science universities, legal and agricultural universities etc will aim to become multi-disciplinary institutions.

ADULT EDUCATION

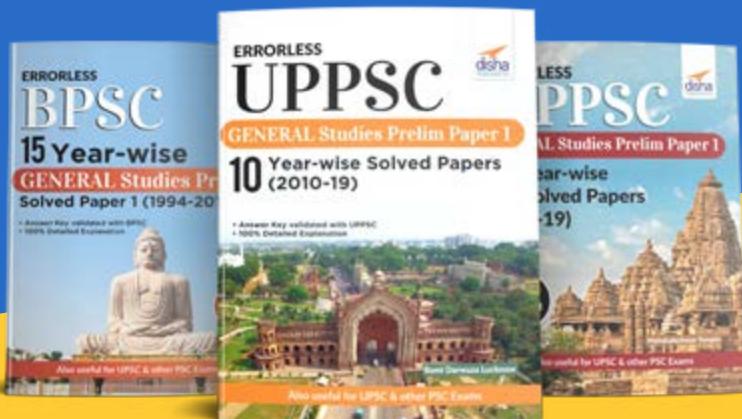
Policy aims to achieve 100% youth and adult literacy.

FINANCING EDUCATION

The Centre and the States will work together to increase the public investment in Education sector to reach 6% of GDP at the earliest.

Ministry of Human Resource Development has been renamed as Ministry of Education.

Useful books for UPSC & other PSC Exams



100% detailed explanation of each question

Answer key verified



CASE STUDY : 1

Right to Education

This Case Study has been taken from the book 200 Ethics Case Studies,

Written by Mr. Ajit Kumar Jha

You are a young IAS officer who has recently been posted in a remote district. When you reach your posting you find that the village has seen no development. The villagers give no importance to education and most children leave school to work with their parents. The parents feel this is the best option for them. Since there are very few students studying in the school the teacher does not come regularly. You also notice that the school is in a dilapidated condition. As an educated citizen you feel everyone has a right to education and its benefits. You have two options in front of you.

- (i) *You can force all the children to attend school and warn the parents that anyone forcing their child to work will be severely punished.*
- (ii) *You can request the villagers to send their children regularly.*

Discuss both options and suggest what steps you would take to improve the situation? (250 words)

In this situation there are multiple issues which need to be addressed holistically. (i) Firstly, the villagers' attitude towards education has to be changed. Until they do not realise the advantages of education for themselves they will never give it any importance. (ii) Secondly the infrastructure of the school has to be improved. (iii) Thirdly the teachers must come regularly as this will set a good example for the students. Forcing the children to attend school will make them come regularly but they will do it out of fear and they will dropout as soon as possible. However, mere requests will not solve the problem either as the villagers will not see how important education is. I would adopt an approach

between the two.

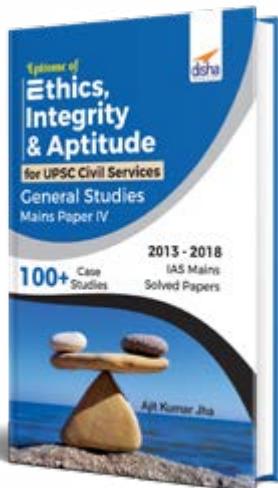
Changing the villagers' attitude towards education is the key to solving the problem. I would try to show them how beneficial education can be in every scenario. In many cases education is seen as a threat to the existing way of life, which is why people are not keen to educate their children. I will try to make them understand that education is not a threat to them but instead it will open new opportunities for their village. I will also interact regularly with all the children and try to coax them into attending school regularly.

Secondly I will try to repair the school building. A clean and well maintained school is more likely to attract students than a broken down one. In case funds are required I will try to procure them as quickly as possible.

Thirdly, I will ensure that the teachers come to the school regularly. I will remind them that it is their duty to teach the students. In case they do not improve their performance I will report them to their seniors and recommend strict action be taken against them.

A FLAWLESS Book for GS Paper IV

- Coverage of each topic in the syllabus with clear explanation.
- Coverage of additional material that has relevance to the syllabus.
- Extensive use of CASE STUDIES (100+) within each of the topics.
- Completely Solved Previous Years' Question Papers.
- Inclusion of previous years' questions in the topics they relate to.
- Constant guidance to the readers ahead of each of the chapters.
- Inclusion of latest official guidelines relevant to Ethics paper such as the recommendations of the 2nd ARC.
- A list of expected questions under each of the Chapters.



New Launch from
Disha Publication
**A must have Book for Ethics & Integrity
Aptitude**

200 ETHICS & INTEGRITY CASE STUDIES for UPSC CIVIL SERVICES



GENERAL STUDIES PAPER 4 MAIN EXAM

- Collection of 200 Case Studies from Polity, Economy, Social & Ecology
- Detailed Discussion for each Case study.
- Very useful for Essay & Mains Answer Writing



AJIT KUMAR JHA

Must have for UPSC & State PSC Exams

ISBN : 9789390511570



CASE STUDY : 2

Crime Against Women

This Case Study has been taken from the book 200 Ethics Case Studies,

Written by Mr. Ajit Kumar Jha

In India we see that there is a rise in crime against women. Every day the papers are full of cases of harassment, sexual abuse, domestic violence and rape. The severity of such crimes has also gone up. At the same time we see that such crimes are not limited to any particular social or economic background. The perpetrators as well as the victims come from all classes of society.

Discuss why there has been such a rise in crime against women. (250 words). Make suggestions as to how this can be reduced.

There are many different factors behind the steep rise in crimes against women. One of the major factors is the sudden changes in society. In the past 20 years Indian society has seen more change than it has in the previous 50 years. More and more women are working and they are no longer restricted to any particular kind of job. The rise of the IT sector has meant that now women are working at all hours. At the same time rising incomes have led to a more consumerist lifestyle. People have more money to spend and this has led to arise in aggression and stress.

The gap between different groups of society has widened. This has led to a situation where the old forms of social interaction no longer exist, yet the new forms have yet to be created. In many cases men are unable to accept how much society has changed. They can not accept that women are treated at par with men and can even earn more than them. This leads to a conflict within their personality which is often manifested in the form of violence against women.

The media also has an important role to play. On the one hand the

depiction of women in films and serials is often regressive which further strengthens stereotypes in the minds of many males. There is also a great degree of sensationalism. On the other hand the media helps highlight the many problems women face and also highlights issues of female infanticide, women's rights and need for empowerment of women. All this creates a lot of mental conflict in the way women are perceived.

If we want to reduce the crime against women social changes are very necessary. We have to change the way people think. Greater importance has to be laid on gender sensitisation. Women's education and empowerment has to be given priority. We need to make sure that there is swift and speedy justice in such cases.

Why should by this book

January to December 2020



- Gives you a grip on India & World's socio-economic political climate
- Covers study material related to MCQs patterns in various competitive exams.
- Provides information on latest policies/ schemes, statistics, new initiatives of the govt.
- Offers numerous ideas on Essay Writing on latest topics
- Will prove to be a great help for Group Discussions/ Interviews
- Past Questions of IAS / CDS / NDA / RBI

ARTIFICIAL INTELLIGENCE AND ITS CHALLENGES



Artificial intelligence (AI) is a branch of computer science that pertains to the creation of intelligent machines that work and respond like humans. In the words of the father of Artificial Intelligence John McCarthy, Artificial Intelligence is “the science and engineering of making intelligent machines, especially intelligent computer programs”. Some of the activities computers with artificial intelligence are designed for include speech recognition, learning, planning and problem solving. The latest intelligent machine is human robot that can emote and also change facial expressions.

Types of Artificial Intelligence

Reactive Machines

This form of AI recognizes its environment and situation directly and acts accordingly. It does not have the power to memorize or recall past experiences to affect present decisions. IBM's Deep Blue, a chess computer that defeated chess champion Garry Kasparov, could identify the chess board and the pieces placed on it. This form of AI is designed only to perform specific tasks and can be easily fooled.

Limited Memory

This form of AI contains machines that have limited memory and can recall past experiences. They can take proper decisions and plan appropriate actions. For instance, self driving cars observe the speed and direction of other cars and move accordingly. They have pre-built programs for lane markings, traffic lights and other important elements, like curves in the road.

Theory of Mind

This form of AI has the capability to understand emotions and thoughts that affect human behaviour, though it is still in the developing stage. It anticipates machines that can identify eye and face movements and act accordingly. Sophia, the latest generation human robot can emote and imitate 62 facial and neck expressions.

Self-aware

This is an extension of theory of mind AI. These types of machines are aware about their internal state and can predict the feelings of others. This type of AI has not been developed as yet but is in progress. Self Aware AI is the future of machines which will be super intelligent, conscious and self aware.

Advancements in Artificial Intelligence

Artificial Narrow Intelligence, the most common technology that can be found in our day to day lives, is present in smart phones like Cortana and Siri. They help users to respond to their problems on request. It is called 'weak AI', because it is not as strong as it is required to be.

Artificial General Intelligence is known as 'strong AI'. Most of the robots fall into this category. Example of this is Pillo robot which answers all the questions related to the health of your family.

Artificial Superhuman Intelligence has the capability to achieve or do anything that a human can do or even more than that. Example of ASI is Alpha 2 which is the first

humanoid robot developed for the family. This robot has the capability to manage a smart home and can operate the things in your home. It can also notify about the weather conditions and tell interesting stories too.

Challenges Faced by Artificial Intelligence

Artificial Intelligence works on science and algorithms. So it is difficult to understand for those people who don't have a technical background.

Funds required to set up and implement AI are very high, so most of the organizations and business owners refrain from investing large amounts of money.

Software malfunction is a serious problem faced by AI. When any software or hardware fails, it is difficult to investigate what went wrong and which part of the software or hardware has failed. On the other hand, errors in tasks performed by humans can be traced. Security is a major concern. AI systems can cause damage if used maliciously. The Terminator movie trilogy, for example, featured Skynet, a self-aware artificial intelligence that served as the trilogy's main villain, battling humanity through its Terminator cyborgs. As AI development is speeding up, more robots or autonomous systems are getting created and replacing human labour which has serious implications of unemployment. When it comes to Indian start ups, Artificial Intelligence is a problematic space as Indian start ups lack access to large data sets which require mass storage and high performance computers.

Another challenge faced by India in AI is absence of collaborative efforts between different stakeholders. For example, India has adopted electronic health record (EHR) policy which is designed to share data between various hospital chains but it is still a work in progress as different hospital chains have adopted different methods and interpretations of digitizing record.

AI techniques such as machine learning and deep learning require huge number of calculations to be made very quickly. This means the computers use a lot of processing power. Processing power determines the speed at which the computer can pull data from its memory and perform calculations.

Artificial intelligence is generally created to carry out specific tasks and to learn to become better and better at it only. Multitasking is not yet possible.

AI carries out complicated technical tasks which require skilled resources. The lack of skilled resources is also a disrupting factor in the overall development of the global market for artificial intelligence.

AI can pose a threat to the society via autonomous weapons. These are weapons that AI systems are programmed to use to kill. In the hands of the wrong person, these weapons could easily cause mass casualties. This could even lead to an AI war.

AI has the potential and power to be more intelligent than humans; we have no certain way of predicting how it will behave.

Four core areas of applications of Artificial intelligence in India and challenges faced by them

Healthcare

It is one of the most dynamic, yet challenging, sectors in India. Cancer screening and treatment is an area where AI provides tremendous scope for targeted large scale interventions. Other uses of AI in healthcare include training, diagnosis, decision making, treatment, research, early detection, keeping well, etc. It faces major challenges of quality, accessibility and affordability for a large section of the population.

Agriculture

AI will have significant global impact on agricultural productivity at all levels of the value chain. Some of the applications of AI in agriculture are soil health monitoring and restoration, crop health monitoring and providing real time advisories to farmers and increasing the share of price realization to producers.

Infrastructure

Smart mobility and transportation form the backbone of the modern economy due to interlinking of different sectors which is important for both domestic and international trades. AI introduces intelligent transportation system – sensors, CCTV cameras, automatic number plate recognition cameras, speed detection cameras, signalized pedestrian crossings, real time dynamic decisions on traffic flows such as lane monitoring, access to exits, toll pricing, community based parking which helps cars in traffic to collect data on vacant parking spaces and allocates cars to spaces such that the demand is always met, autonomous trucking, etc. As of now, AI faces challenges including congestion and road accidents, lack of public transportation infrastructure, need for sustainable transportation, etc.

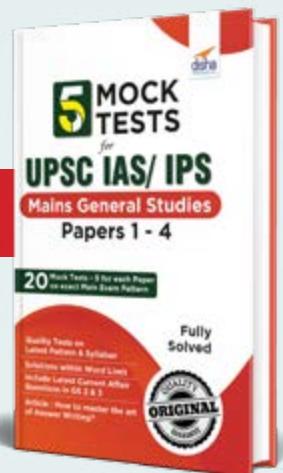
Education

An effective education sector has the ability to transform a country through development of human resources and increased productivity. Content Technologies Inc. (CTI), an AI research and development company, develops AI that creates customized educational content. Some challenges faced by India in AI are low retention rates, poor learning outcomes, low adoption of existing technologies, etc. The sole purpose of artificial intelligence is to make human lives easier. It aims to bring in the emotional quotient to the machines along with the intelligence quotient. Artificial intelligence has become a part of human life. It has made human life comfortable. However, as we create and find new applications of artificial intelligence day by day, we must retain control. If it goes beyond human control, it can spell disaster.

Score More for UPSC IAS/IPS

20 Mock Tests - 5 for each Paper
on exact Main Exam Pattern

- Quality Tests on Latest Pattern & Syllabus
- Solutions within Word Limit
- Include Latest Current Affair Questions in GS 2 & 3
- Article : How to master the art of Answer Writing?



10 BEST PRACTICES FOR ANSWER AND ESSAY WRITING

Special Coverage

This article has been contributed by Dr. Awdhesh Singh, the author of the upcoming book "Mastering Essay & Answer Writing for UPSC Civil Services IAS/ IPS & State PSC Main Exam" published by Disha Publication. Dr. Awdhesh is a leading IAS Educator. We write answers, articles or essays for different purposes. Sometimes, we write to get appreciation by our friends. Sometimes, we write to make our readers happy and engaged. However, sometimes we write to prove ourselves worthy of the job we are aspiring for. When we are writing essays or answers in the civil services examination, we must follow certain best practices that show the right aptitude and attitude of an aspiring civil servant.

Often people write whatever comes to their mind. As a result, they expose their biases, prejudices and ignorance to the examiner. What looks obvious and truth to us may actually be offensive to another person. Let us learn ten proven best practices that can significantly improve our writing skills and fetch us best marks in competitive examinations.

1. Avoidance of Extreme Views

We usually have extreme views about most political, religious, social and economic issues, which are controversial in nature. For example, we may either support reservation passionately or we may strongly oppose it. We fail to realize that on the same issue, other people may have just the opposite view, which may also be valid. Hence, while writing your answers or essays, we must avoid taking extreme views either in favour or against a controversial issue.

However, certain issues like honesty and integrity, truthfulness, faithfulness are not negotiable. In such matters, you must not show any compromise and take extreme position in favour of the ethics and principles.

2. Be Diplomatic

There are certain issues on which it is not advisable to be forthright. While writing answers on the controversial topics, it is better to be diplomatic and avoid strong view. According to author Bo Bennett, "Diplomacy is more than saying or doing the right things at the right time, *it is avoiding saying or doing the wrong things at any time*".

We learn diplomacy at an early age. For example, when we are asked whom we love more, father or mother, we try to avoid answering this question directly since we know that irrespective of our answer, one of them is bound to feel hurt. When forced to give a reply, we often say that we love both equally, though in reality we may love one parent more than the other. In the same way, if you are asked during your job interview, what your strengths and weaknesses are, you must avoid being honest about your weaknesses. The key is to focus on your strengths and describe briefly a weakness not very relevant to the job you are applying for or one that can be viewed as strength.

3. Political Correctness

It is important for civil services aspirants to be politically correct while writing their answers. Being politically correct means avoiding language or behavior that any particular person or group of people might find unkind or offensive. For example, many people may believe that certain professions like the police or army may not be suitable for the women. They may have their own reasons for it. However, making such statement would be politically incorrect since it is against gender equality. We must avoid such politically incorrect statements during our essay or answer writing.

4. Appreciate Government's Perspective

Every social, political or economic issue has multiple perspectives and every person or group views an issue from his own perspective. You must write the perspective of the employer rather than of other stakeholders of the society. For example, as an aspiring civil servant, you wish to become part of the government. Hence, you must understand and appreciate the perspective of the government. You may discuss both pros and cons of a policy, but must finally support the view of the government with due justifications.

You must not be anti-establishment when you are planning to join the establishment. Therefore, as a civil service aspirant, you must never criticize a government policy which has been passed by the Parliament or issued by the duly elected government in Centre or state. You may, however, present multiple facets of the policy and provide your suggestions to improve upon them without being critical of them.

5. Display the Right Aptitude

Every profession requires certain aptitude to perform well on the job. For example, the aspiring civil servants must possess certain foundational values like integrity, impartiality, politically neutrality, objectivity, etc. to perform their jobs well. Hence, your writings must display these qualities of civil servants. For example, you may have your own political views, but must not reveal any political bias in your answers and must maintain neutrality.

6. Multidimensional Outlook

The job of a civil servant is truly multi-dimensional. After the appointment, a civil servant might have to work in various ministries and departments, which may require different skills and application of a wide variety of knowledge.

The aspiring civil servants must possess a multi-dimensional outlook of life. They must know the social, economic, political or psychological impact of an issue. For example, the issues like CAA or NRC can be viewed from different perspectives and a good candidate must be able to provide multi-dimensional perspective of the issue in their writings.

7. Optimism and Positivity

No society is ideal and it is easy to get cynical in a diverse society like India where people may have a wide range of different aspirations. We as citizens of India are in the habit of criticizing the government and its policies. However, a civil servant

does not have the luxury to criticize the government since he is there to solve problems and get the work done.

Hence, a civil servant aspirant must display optimism and positivity in all his answers and essays. Instead of talking about the failures of the government, he must talk more about the achievements of government and hope for the best. Instead of talking about the weaknesses in the government, he must talk about the strengths, instead of talking about the problems, he must provide solutions to the problems.

It is important to remember that a civil servant is a problem solver and not a critic. He is the man on the spot who must give hope to the citizens rather than disappointing them with his pessimistic views. A positive attitude is extremely important to demonstrate that you have the right aptitude for the job.

8. Logical Analysis

An aspiring civil servant must be rational and his decisions must be based on logic and reasons rather than based on intuition or emotions. You must, therefore, discuss all sides of the issues in your answers and choose the right option based on sound logic. You must present compelling arguments in your essay in favour of your point of view to convince the reader to accept the same point of view.

It may be a good idea to provide reference of some reports or data from national or international agency to strengthen your case. In legal issues, the reference of specific provisions of laws and the case laws of Higher Courts can be helpful. In ethical and moral issues, the quotes of great philosophers and thinkers can make your point of view more convincing. In economic issues, the latest data and relevant statistics can differentiate your answers from the rest and fetch you better marks.

9. Simple Language

Some candidates try to impress the examiner by using complex words and ideas. This may often lead to spelling mistakes, long sentences with convoluted sense, and grammatical mistakes.

It is better to frame smaller sentences, use simpler words of English and present your ideas in the simplest manner. The examiner is impressed by good arguments presented in simple language, which displays a forthright attitude expected of a civil servant, rather than an unsubstantial discourse packaged in flowery or complex language.

10. Befitting Conclusion

The conclusion is the last, but not the least part of an answer or essay. Your conclusion must be impressive and befitting. It must provide solution to the problem to convince the examiner that you have a clear vision to solve complex problems of life.

You must conclude your answer with a weighty statement that summarizes your arguments and point of view and leaves a lasting impression on the reader. In case of an essay, concluding with some quote, poem or saying is a good best practice as it provides a beautiful closure of your writing.

INDIA-CHINA STANDOFF – SIGNS OF COLD WAR 2.0?

The below article has been contributed by Mr. Deepanshu Singh, the author of the book "International Relations for UPSC Civil Services General Studies Mains Paper IV" published by Disha Publication. Deepanshu is a leading IAS Educator.

Over the past decade, China has been deploying coercive tactics along the East and South China Sea, China-India border, and in the Indian Ocean region. Chinese policymakers and scholars have created this narrative of the advent of the "New Cold War" or Cold War 2.0 and

such a portrayal comes across as an attempt to present the world with a fait accompli: China as an established superpower.

The current crisis has seen Chinese troops build up at GalwanNala and Pangong lake area in the Ladakh region and at the Nathu La pass near the Bhutan-China border. The simultaneous face off at three different places along the LAC appears not only well coordinated but also part of a plan that could not have been conceived at the local or sub-area level.

Some experts suggest that India's assertiveness along the LAC in terms of constructing roads and supportive infrastructure may perhaps be seen as the trigger for the current standoff. However, road and infrastructure development by both sides along the LAC for strategic reasons has continued for many years; these have led to minor skirmishes but rarely triggered a major border transgression, that too at multiple points. The scope, scale, and position of China's build-up appears unprecedented. Indian Defense Minister Rajnath Singh acknowledged that a large number of Chinese troops have been stationed on the other side of GalwanNala, and that Chinese fighters were making sorties within 30 km of their side of the LAC.



The trends at the LAC suggest the disputed boundary is growing more volatile. Less than two years after Chinese and Indian forces engaged in a standoff on the Doklam plateau, this May tensions erupted at several junctures along their disputed, 2,167-mile border as the Line of Actual Control (LAC) was crossed. The main issue is also of the fact the real LAC has never been mapped into any official maps of either country which further creates confusion. The Pangong Lake has become a flashpoint as the lake's northern bank hosts several geological protrusions — eight mountainous "fingers" grasping toward the water. India's territorial claims extend east to Finger 8. China's claims extend west to Finger 2. The problem at Pangong Lake isn't the overlapping claims; it is the fact China and India don't agree on the location of the LAC. China argues it belongs at Finger 4. For India, the LAC lies several miles east, at Finger 8.

However, a section of Chinese policymakers see the present China-Indian standoff as an outcome of India's increasing closeness to the U. S. and toeing its line on China, rather than one of many border disputes that have emerged between the two countries since the demarcation of territories after the Sino-Indian war in 1962. The last major crisis at the LAC, the Sumdorong Chu incident, dates back to 1987 and involved a major military build-up by both sides. Another proffered explanation is that China is trying to signal its strength in a bid to restore its credibility and rebuild its image, both of which have taken a severe beating in the continuing fallout from the Covid-19 pandemic.

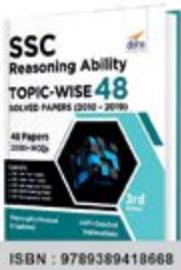
The "New Cold War," if it ever becomes a reality, would be completely different from the Cold War of the twentieth century. India needs to tread its path carefully as the U.S. no longer enjoys the same hegemonic status as it did decades ago. Its European partners no longer see the United States as a dependable ally. India must, as it is trying to, handle its bilateral issues with China in an independent manner without falling prey to the Chinese narrative.

Handling the current standoff as purely a bilateral issue without linking it to the so called "New Cold War" would not only be strategically beneficial for India but also undermine Chinese efforts to craft the superpower gameplay narrative and thus its bid to elevate itself to the position of a new pole in the international distribution of power.

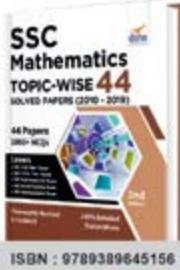
India has numerous policy options, from deepening engagement with the Quad to welcoming Australia's participation in Malabar, helping to hold China accountable for its responsibility in the COVID-19 pandemic, elevating engagement with Taiwan, and more vigorously supporting freedom of navigation in the South China Sea. There are also outstanding questions regarding the Tibetan Government in Exile and the Dalai Lama's succession.

India by playing on its own strengths would deny China the strategic space it is trying to grab by casting the present crisis as a part of the "New Cold War" between the United States and China. Instead, it should solely be seen and handled purely as a bilateral dispute between the two neighbors.

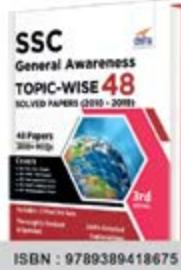
SSC परीक्षा में सफल होने की संजीवनी



ISBN : 9789389418668

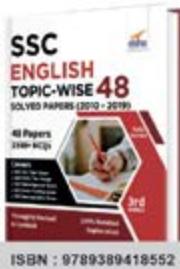


ISBN : 9789389645156



ISBN : 9789389418675

Latest
Updated
English
& Hindi
Editions



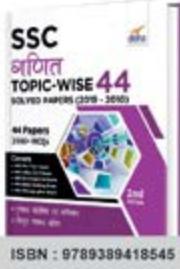
ISBN : 9789389418552

Covers 48 Papers of
► SSC CGL Tier I Exam
► SSC CHSL Tier I Exam
► SSC Sub Inspector Exam
► SSC Multi-Tasking Exam
► SSC Stenographer Exam

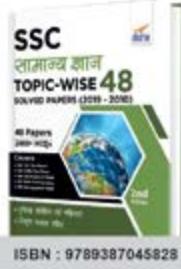
Must have books
for SSC Aspirants



ISBN : 9789389418576



ISBN : 9789389418545



ISBN : 9789387045828

7800+
MCQs

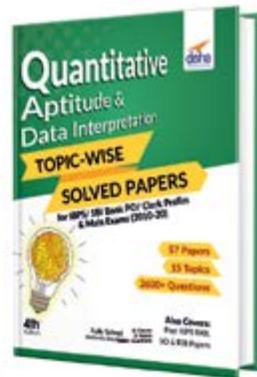
Authentic
Questions

100%
Solutions

Must BUY Books for Every Banking Aspirants



Thoroughly Revised & Updated
4th Editions



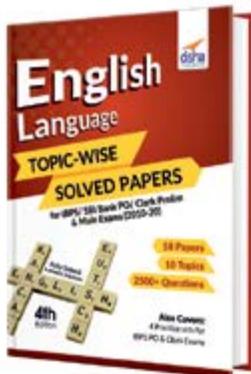
Papers Covered
IBPS Clerk/ PO
SBI Clerk/ PO
RRB Officer/ Assist.
RBI Grade B

(51-58) Papers

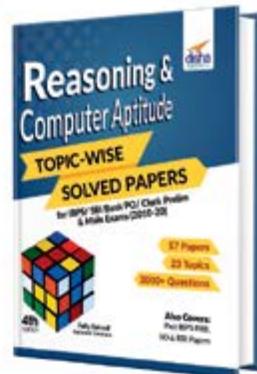
Divided into
9-23 Topics

2500-3000
Questions
in each book

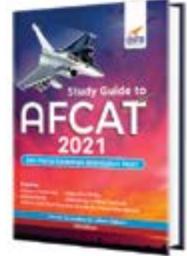
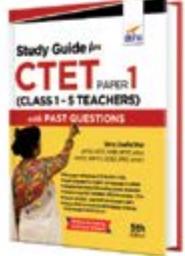
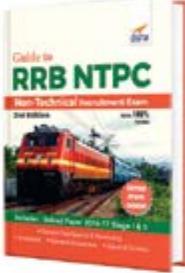
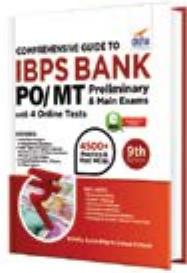
Authentic Solutions
Validated Answers



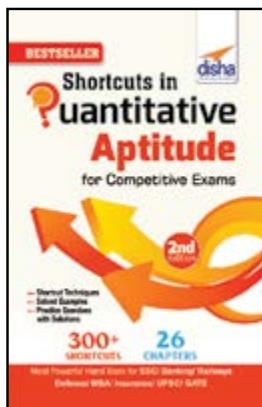
Past 11 Year
Questions
2010-2020



POPULAR GUIDES for Competitive Exams



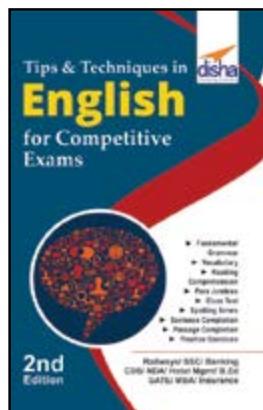
Give your Preparation an Xtra Edge



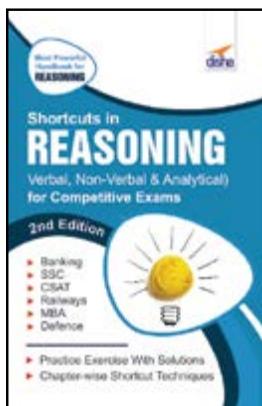
₹ 150/-
ISBN : 9789387421820



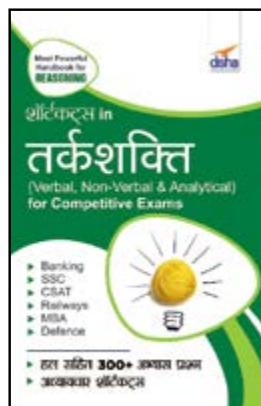
₹ 150/-
ISBN : 9789388919005



₹ 100/-
ISBN : 9789387421653



₹ 150/-
ISBN : 9789387421837



₹ 125/-
ISBN : 9789388919012